Modern Money Methods

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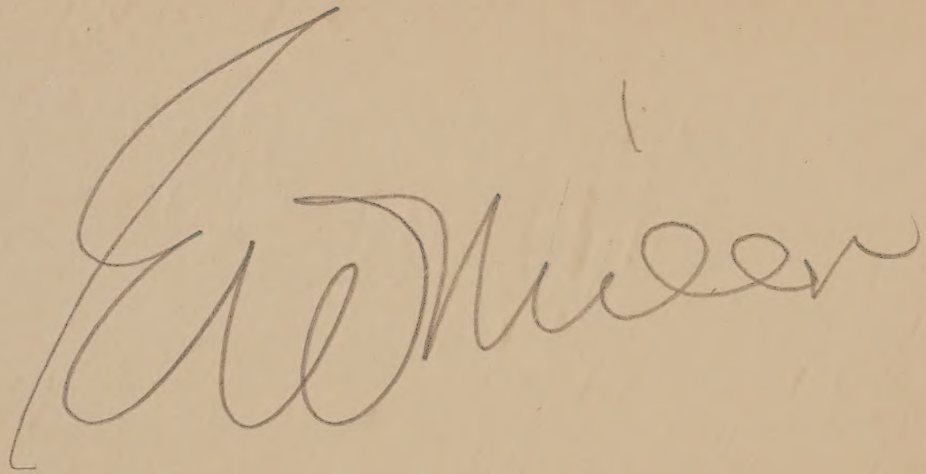

MODERN MONEY METHODS FOR THE CHURCH

MODERN MONEY METHODS FOR THE CHURCH

By FREDERICK A. AGAR

Author of "Democracy and the Church," "The Stewardship of Life," "Church Officers," etc.

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INTRODUCTION

THE local church has suffered severely in past years because of unwise and improper financial methods. To suggest a happier method and a plan calculated to provide adequate financial resources for the Christian enterprise is the objective of this book. Whenever the church of Jesus Christ will provide generous financial support for the work of the local parish and adequate resources for the preaching of the gospel around the world, there will result a new power within the church and a new respect from the people outside which will mean much for all concerned.

For many years the officiary of the local churches seemed to fear the results of a Scriptural plan for financing the Christian enterprise, and in consequence membership in the church of Jesus Christ came to have very little significance.

With the view-point that every believer must witness to his belief by a proper stewardship of all that is in his life, has come a militancy and a spirit of sacrifice that has lifted the church to a plane where it can command the attention and respect of those in the membership and also of those without who need the church with its call to serve the Lord Christ.

F. A. AGAR.

NEW YORK CITY, OCTOBER, 1920.

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CHAPTER I

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1. Laying a Foundation

In the gospel enterprise money should not be produced at the expense of life but as a result of life—spiritual life. For all money that *comes out* of the life of a Christian there must *come in* a spiritual equivalent, else a vacuum is created, and vacuums are apt to be dangerous. The task of the church is to produce the equivalents, and the production of those equivalents must be the real objective of all the work done by those in charge of the finances.

2. Atmosphere

The church life must possess a proper atmosphere if the finances are to be produced wisely and helpfully for all concerned. Atmosphere is rather a nebulous thing to some people, but nevertheless it is a very real factor in financing any Christian enterprise. Back of a good atmosphere is a condition of spiritual brotherhood and democracy: every one doing what he is able because the love of God rules. Back of a bad atmosphere is a grab spirit which is incompatible with the spiritual background necessary for the production of Christian money. The latter comes easily, but is hard to get rid of, while the former takes some time and a real effort to produce. That which produces a good atmosphere automatically gets rid of a bad atmosphere. The formula which will drive out the bad atmosphere

and produce the good is a loving appreciation of God produced by intercession and a personal lay ministry plus definite education concerning stewardship, plus brotherly methods, plus adequate time, and finally, a new sense of Christian democracy. Atmosphere of the right sort is produced by careful and constant prayer, thought, and planning concerning church finance; it does not produce itself. The bad atmosphere is self-manufactured and self-maintained, and its dissipation requires unity of purpose on the part of the whole church and team-play from every one who handles the financial affairs of the organization.

3. Intercession

In every financial campaign prayer must be one of the main reliances. What cannot be done in any other way can be brought about when intercession, continued and earnest, is offered up to God. In my experience, after adequate intercession many non-subscribers of long-continued stubbornness have been found with a penitent heart eagerly waiting to take their place as givers. Intercession, however, is no idle performance; it has its high cost for all who would engage in it, but it is one of the most dynamic things in all spiritual experience. Financing the gospel enterprise is a spiritual matter first, last, and all the time. The prayers offered, of course, must not be perfunctory but vitally full of love and faith.

4. The Basis for Producing Money

There is just one basis for the production of Christian money for use in propagating the faith of the Lord Jesus Christ.

That basis is a right relation to Jesus Christ and his Father. The result of that right relation will be a stewardship of all that is in the life, and therefore God's gospel enterprise will receive regularly a due proportion of all money which comes to the individual. God's share will be the first-fruits of all increase. When God's people obey him in this particular the church will have new spiritual powers and will find ready at hand all the money needed to preach speedily the good news of Jesus to all mankind.

Christian people do not need help from the world to finance their enterprises, and when such help is sought it is a betrayal of the mission given to them by their Lord. If half the effort spent to get money from various outside sources was expended in an effort to secure a stewardship of money from every believer, the church would have so much money to spend that inside of a decade every nook and corner of the world would have a constant opportunity to hear about Christ.

We have followed the line of least resistance long enough, and it is high time now that we did the hard thing for our Lord. The line of least resistance is to beg money from outside or else to

make it by putting the church upon the level of commerce. The hard, consistent thing is lovingly to cause every professing Christian to acknowledge God by giving him the first-fruits of their money.

5. Financing the Enterprise

To provide the needed funds for the Christian enterprise is not a simple task. It is a highly specialized task. More local churches are made or broken upon a financial outcome than is apparent to a casual onlooker or church-member.

Good business methods are an essential, but many a leading business man has learned to his lasting sorrow that the best of business methods used alone will not provide the finances for a Christian enterprise.

Pious phrases and blind faith will not finance the Lord's cause. God is a God of order and method, and the spiritual plans which he has made to bring in the kingdom of God upon the earth are both orderly and organized.

The financial plans of the Christian organization must be based upon spiritual conceptions spiritually projected into the life of every believer and then organized upon educational and business methods so that there is no loophole left for evasion by any one who is a lover of the Lord Jesus Christ.

The church must therefore see that spiritual processes, educational methods, and good business practises go hand in hand in all the financing of the

Christian enterprise. To neglect one of these three things is to lose the campaign.

This whole train of financial methods is comprehended in the Scriptural truth of stewardship for every individual believer.

6. Comparisons in Giving

Every child of God must seek to give the Father-Owner the maximum rather than the minimum. In order to judge what is a maximum we need to get the view-point of the Lord. Often the largest giving is done by people who contribute small sums week by week. Our Lord judged giving not on the basis of the amount paid in, but on the basis of what was left in the life when the gift had been made. The widow's mites therefore merited our Lord's commendation far beyond the other giving he saw that day when he stood over against the treasury in the temple. Today we need to educate the church-members to this truth, and then odious comparisons will not be instituted at the cost of those who give small sums but in truth are really the large givers. Nor must we disparage the giving of those able to contribute large gifts.

7. The Grace of Giving

Have you noticed that the great apostle Paul speaks of giving as a "grace" (2 Cor. 8 : 6, 7)? That word grace means favor. The physical graces are the result of proper life functions. Rosy cheeks,

when they do not come out of a vanity box, are the result of a good heart action and a healthy circulatory system. So also giving is a favor or grace of spiritual life resulting from the love which the steward bears for the Father-Owner. Every normal spiritual life must manifest the grace of giving.

8. Business Methods Alone Will Fail

We need to use the best business powers possessed by the church in the administration of church finances, but in making our contacts with the givers we must remember that we are dealing with a vital spiritual function in the human soul. We must therefore minister to the soul in the name of the Lord while we continue to use for financing the church every good business method that proves resultful when properly worked.

9. System in Giving

Unless the giver keeps a definite account the amounts given are constantly liable to be overestimated and overstated. Many of the Lord's people today keep a definite account of the Lord's money in their life, and payments made, as well as all moneys due the Lord, are recorded. Such a record may be very simply kept. An ordinary note-book, providing a space for entries and parallel columns for debits and credits, is all that is required. A sample page is here given with the hope that it will be suggestive of some plan.

RECORD OF BENEFICENCE

John Doe, New York, N. Y.

Date	Item	Cr.	Dr
Jan. 1, '20	10% x salary for Jan.....	$25.00	
Jan. 4, '20	Church contribution—		
	Weekly current expenses....		$2.00
	Church beneficences		2.00
Jan. 6, '20	10% x interest received on Liberty Bonds	2.50	
Jan. 11, '20	Church contribution—		
	Weekly current expenses....		2.00
	Church beneficences		2.00
Jan. 12, '20	10% x profit on sale apples....	6.00	
	Gift to Widow Jones.....		5.00
Jan. 15, '20	Special missionary thank-offering		10.00

The money belonging to the Lord is often separated with very excellent results. The one thing needed most of all is to be definite in such matters, and therein lies one value of the double-pocket envelope system for all who do not have large sums to place out. Even with people of large means the weekly envelope plan has decided advantages when used to pay pledges to the church budgets.

10. Developing Spiritual Functions

Financing the Christian enterprise is primarily a spiritual process. Less than half of the church-members attend the worship services with any regularity. It is almost always found that the regular

worshipers are those who contribute upward of ninety per cent. of the money produced by the local church to maintain the preaching of the gospel at home and abroad. It is equally certain that practically all who are found at work in the activities of the church will be included in the list of regular worshipers and givers. Worship, service, and giving are spiritual functions and result from a life of love for Jesus Christ. It is therefore essential that before any attempt is made to raise money for the church, we produce proper spiritual relations between the giver and God and also between the giver and the church of Jesus Christ.

11. Church-membership and Giving

Membership in a church of Jesus Christ has involved too little obligation and responsibility. We have made entrance to and continuation in the body far too easy until membership has come to possess little or no value to almost half the members. Prominent church officials remain away from the services; they do not give a cent and yet continue in office year after year and often control the policies of the church. Some time ago I was speaking in a certain church and had uttered the opening sentence of my address when a man shouted, "Amen." I had spoken several more sentences, but had said nothing worthy of special comment when again the man shouted in a hoarse voice, "A-a-men." If the shouting was to continue it would spoil the ser-

vice, so with a smiling face I stopped my speech and pointing at the man said, "My brother, I hope you pay as well as you shout." No further interruption occurred, but at the close of the service the church treasurer came to me and said, "Who told you?" "Told me what?" I answered. "That the man who was shouting is Deacon Skinflint, who has been a member of this church for many years, but has never been seen by any one to put any money in any offering in the church, although he is a rich man." It was a chance shot on my part; but what a commentary upon the practises of the church that a deacon could maintain his office and his standing as a member under such conditions! Every member should be giving regularly and proportionately for every phase of the Christian enterprise.

12. A Disciplined Life

With a professing Christian giving is not a matter of legislation but of life. About ninety per cent. of the human race do only such things as are habitual or compulsory. This is a characteristic of human nature which God's plans do not overlook, but the church has failed to take cognizance of it in regard to a Christian stewardship of all that inheres in or belongs to the life.

13. The Pastor's Part

The stewardship tide in the local church will seldom rise higher than the convictions and practises

of the pastor. He is the most important human factor in the entire spiritual enterprise of financing the church. He must lovingly subject all his members to the obligations of stewardship and must protect his people from the dangers of escaping the opportunity to give increases as they receive blessings from their Lord. He must keep fresh information before them all and must furnish much of the spiritual dynamic for all financial methods.

Furthermore, he must inspire the financial officers with a high type of courage to live up to God's requirements and the discipline of the church and also to help every member to do likewise.

Often the pastor must save his officers from spiritual cowardice in money matters. It is seldom wise for the pastor actually to solicit pledges or money.

14. Lay Church Officers

Before a local church can be properly financed the lay officers must be brought to participate in a worthy way. The pastor will not be able to influence the rank and file of the membership in a real stewardship of money unless the church books show that the officiary of the church are investing their money in the institution. In the long run the people will do what their lay leaders are doing; hence the place to begin a financial campaign is with the church officers. If it is supported by them it will succeed with the whole church.

15. Training the Child

"Train up a child in the way he should go, and when he is old he will not depart from it." Not having done this the local church of today is in trouble about its finances. For years less than half of the membership of the average local church has given practically all of the money used either for current expenses or beneficences.

Among those listed as contributors only a few have really given as stewards of the Lord. The majority of all those who contribute have given indefinitely and irregularly.

The chief cause of this deplorable situation is without doubt the failure of the church to train the children in stewardship at an early age.

The early opportunity has been and is in the Bible school. But Bible-school finances are not often based upon the principles of stewardship, but are based rather upon getting as much money as possible by persuasion and a competitive habit. The Bible school has been obliged by the financial officers to finance itself separately and apart from the church, as though it had no organic relation to the whole organization. Children for years have been urged to bring money for Bible-school purposes without knowing it was a part of the church, which they would soon have learned if the weekly envelope system and church budget had reached every department of the local organization and related them

all in a proper way. Then the children as stewards of the Lord could have been trained to give to local church expense and to missions as they are expected to do later on throughout their church-membership life. When this is systematically done the Bible school is then put in the church-expense budget for a sum ample to meet all the necessary expenses, which sum is drawn month by month and is used under the direction of the Bible school officers.

A good illustration of the value of beginning to train the children as soon as possible came to me from a minister's family some time ago. A little boy's name was placed the Sunday after he was born upon the list of subscribers to the church. Later on he carried in his chubby little hand the weekly envelope and was taught to drop it when the collectors came during the service. So he got to the point where he would not go to church without his envelope. One day his mother was unable to attend the morning service, and the six-year-old lad went with his father and then sat alone in the pastor's pew. Just as the service began a strange woman came in, and the only vacant place was in the pew with the lad, so she was seated there beside him. Later on the offering was announced, and the lad saw the woman open her bag, look in it, and then shut it without taking anything out. The collectors were coming nearer and nearer, so the lad edged closer to the woman, and finally pushing his envelope into her hand, said in a frightened little

voice, "Here, you take mine, and I'll hide under the seat." He had been taught that when you presented yourself to God you must bring your money with you, and both were given to God at the same time. This is what we must teach the church of the future, and the opportunity to do it is found in the Bible schools of today.

A child should early be given a definite sum of money each week, and should be taught that the first-fruits of all such money belongs to the Lord and must be given to him each week. Parents are not wise when they do the giving for the children or allow the children to come to them and say, "Please give me some money for the Sunday school." Such a practise does not give a child proper training upon which to base a lifelong habit of Scriptural giving.

16. Non-resident Members

After morning service one Sunday a newcomer presented himself to the pastor of the town church. "Yes, he had come there to live, had bought out one of the stores in the town." "Yes, he was a church-member, but he would not be able to bring his letter." Pressed by the pastor for the reason, he said, "Why that little church could not get along without my help." So the discussion was left with that decision apparently final in the mind of the storekeeper. Three weeks later the minister was going past the store of the newcomer when the man

ran out and called to the pastor. When the greeting was over the man said: "I am mad, mad clear through! Do you know this morning I received a letter from that church out in the country where I came from, and they write that it will not be possible for me to remain in good standing there unless they receive a generous contribution from me each year." Then in his anger he blurted out, "Why, I might just as well join your church in that case." The pastor smiled covertly, and later on was asked to procure a letter of transfer. The non-resident member must not be permitted to use his change of residence as a means of escaping spiritual duties. His soul is the chief objective to be kept in mind, not the money he may be led to give to the church.

17. Needs

The need of money may be a good basis upon which to give, but it is not always the best basis. A need may be presented in an unfair manner, it may be overstated, the premise of the presentation may be false instead of a fact. The proper and ideal basis for giving is a child's love for the Father's cause, a steward's acknowledgment of the Father-Owner, and finally the fact that living and giving in a spiritual sense are synonymous and will lead the child to an intelligent comprehension of the will of the Father. World needs are an excellent basis for thank-offerings.

18. Difference Between Tithing and Stewardship

The basic principle is not tithing but stewardship. There are many who tithe but are not good stewards. Every real steward gives to God the first-fruits of all increase to the extent of at least a tithe. A steward holds all in his possession as belonging to God so that in getting, giving, or keeping the objective is to honor and obey the will of the Father-Owner. A person might give a tithe and yet be an unfaithful steward in regard to giving, getting, or keeping. In every case a tenth or tithe is a minimum, but it may also be a maximum when the income is small. The real objective must therefore be stewardship and not tithing.

19. Tithes and Offerings

Tithing must be considered as a life principle rather than as a law operating on life from the outside. The tithe is the least that love can give. But love must find further expression, hence the offerings spoken of in the word of God.

To illustrate the difference between tithes and offerings, remember that a father and husband can do no less than meet the cost of necessities, such as shelter, clothing, and food, needed by those he loves; but provision for such necessities does not furnish very much of the joy of the home. A real joy, a higher joy, comes when, having met the need of his loved ones for the common things called for

in the home life, by sacrifice or extra effort he then furnishes comforts and luxuries beyond the necessities. So God has put into our relations with him a minimum of expectation, and then offers every child of his a chance to offer more, to make an offering if he pleases to do so, for the Lord loveth a cheerful giver who adds to the minimum an offering which approximates the maximum.

20. Law or Love

God does not want to maintain our financial relations to him on the basis of law, but of love. However, the church must develop a sense of discipline to help all sorts of people do their best and biggest things for all the world in the name of Christ. How many people do you think would pay taxes in ordinary times unless the force of public opinion caused them to do so through the operation of a law! Yet it is true that the best citizens would pay taxes in one form or another, even if the law was not in existence. But the law applies to good and bad alike. Our Lord knows wherein we are strong or weak. Therefore written deeply in all the relations between the Father and his children is the principle of human acknowledgment of the divine. This principle may have all the force of a mandate if needful, but the Father would prefer that you offer to him freely a first share of your money because your love must thus find acknowledgment and gives you the opportunity to do so.

If love does not thus acknowledge him, the law helps love to make that acknowledgment. Love is a tax on life. It must be a tax on life in order to be love. Love is the most expensive thing in the world, and the great price must be paid by a first good share of all that is in the life. Nothing can be excepted in meeting the price. Therefore money must be given to God.

21. The Tithe

A young man was led to the Lord. Some weeks later the factory where he worked was closed down, and he found himself without any income and with a wife to support.

Just at that time the annual every-member canvass was made. When the visitors called at the home of the young man he agreed at once to make a pledge. "But how can you pledge?" his wife asked; "you are without employment, and there is no job in sight, and we have no money saved up." But he insisted he would trust in the Lord. "Then make a small pledge," said his wife. "No," he answered, "I want a better job than I have ever had, so I am going to pledge on the basis of the good job." Finally, with the consent of his wife he pledged a tenth of $1,800, or $180 a year, and divided the total between his wife and himself.

The next day from an entirely unexpected direction a job turned his way which paid him $2,000 a year. Such true stories can be duplicated again

and again and should cause God's children to trust him for his goodness.

22. The Tithing Widow

It was with a church in Central Illinois that a day had been spent in planning for the reorganization of the financial life. Of course, much had been said about stewardship and tithing. After every one had gone but the pastor, a bright-faced woman came back and said she would like to tell me a story. This is her story, which her pastor vouches for:

"My husband had been buried that week, and with him had gone the family income. I was in my place at church next Sunday morning, my little daughter was by my side, and it was time for a thank-offering. I sat there with a ten-dollar bill in my purse, the only money left after settling up the bills for my husband's funeral. I was to go to work the next morning for a small wage, and my little girl was to go to school, and both of us needed a pair of shoes, and that ten-dollar bill had somehow to encompass those two pairs of shoes. Then came the announcement of the thank-offering. But I had nothing to give. So I dropped my head and told the Lord that I could not give anything. But peace did not come, only a voice seemed to say, 'Give him a tenth.' I did so before leaving the building, but I wondered how the needed shoes would be forthcoming. When I got up next morn-

ing, on the doorstep was a pair of shoes that exactly fitted me, and do you know [she added] that is a number of years ago, but since that day I have never had to buy a pair of shoes for myself? They have been supplied to me from one source or another."

Her story was not public property. Later on the pastor told me that the widow always gave the Lord his portion. He also told me where those first shoes had come from. An unknown neighbor had bought a pair of fine shoes the week before the Sunday in question, and later on finding that they hurt her feet, early on the Monday morning, without any knowledge of her neighbor's particular need, she had gone over and put them on the widow's doorstep hoping she might use them. Spoils the story? No, God was in it all, and the story has just been completed by showing that the Lord often uses his people to bring his promised blessings to faithful followers of his promises.

23. The Love Tithe

A laymen's convention was being held in a large Middle Western State, and at the afternoon session about twenty-five hundred men were present to engage in a conference upon stewardship.

Late in the afternoon, a man asked about the law of tithing. The answer was, "that while undoubtedly the law of tithing was still in effect, giving to God the first fruitage of all the increase to

the extent of at least the first tenth was to be more a labor of love than slavish obedience to a law."

This statement was immediately followed by a query from a man who said, "Do you mean to say that every child of God should feel an obligation to put aside the first tenth of one's income and use it for the Lord's work?" Gathering courage, he went on to say: "For instance, I have a wife and three children, and my wages are ten dollars a week. Do you really think that God would want me to give him the first dollar and only have the remaining nine with which to support my family?"

The leader paused for a moment before starting his answer to the frank question, when a man's voice boomed over the audience with the remark, "Say, preacher, may I answer that last fellow?" "Yes," was the reply. So the man made his way to the platform, and this was his answer, given with an earnestness and directness that carried its own conviction into every hearer's heart:

"Most of you fellows know me, for I used to be one of the worst drunkards in all this city, but a year and a half ago God saved my soul for Jesus' sake. The moment I got into the house that night, my wife saw that something had happened to me, and when I told her that I had surrendered to Jesus, she sobbed out her joy for a moment or two, and then pulled me down on my knees beside her and began to thank God with a torrent of burning words. Then she said, 'Tom, let's start proper.'

'All right,' I answered. 'How much money have you in your pocket?' So I showed her all I had. It was about two dollars and forty cents. She took twenty-five cents from it, and said, 'Tom, from this on, God gets the first tenth of every dollar we get, doesn't he?' 'Yes,' I said. And from that day to this we have kept our agreement." Here he paused for breath, then he went on to say: "Now I have a wife and four children, and my wages is eleven dollars a week; so God gets the first dollar and ten cents, which leaves me nine dollars and ninety cents for the family support." Just at that point in his narrative the man stopped again, gave a short hitch to his trousers, then, raising his hands high above his head, his great voice boomed out: "And mates! mates! I say that God and the nine dollars and ninety cents go farther than me and my wife alone could make the whole eleven dollars go."

24. The Thank-offering

Out of many stories that have come to me concerning the blessings of giving not only tithes but offerings also, I cite this account of an incident that happened to a well-known general worker on the Pacific Coast. The facts are vouched for by many people.

The general worker was at his home church for a Lord's day because he was helping to dedicate a new church edifice. He had given generously.

His wife had given equally well. Then both had subscribed a little more to help meet the needs of the case, but it looked as if there was absolutely nothing more left in the possession of either of those tithing children. They had already gone beyond the tithe. But a debt was still facing the little band of church-members. Prayer followed prayer, in the great desire to know and do the will of God. Then followed more giving. The general worker conferred with his wife, but it was soon agreed that they had even then gone beyond their known resources. Then the minister asked for an over-all or thank-offering from as many of the members as could give one. Finally, under the protest of his wife, but with deep conviction the general worker sent up a thank-offering pledge for eighty dollars and wrote on it, "I do not know where the money will come from, but the Lord will provide it somehow." The church-building debt was soon covered, and the people went home. While his wife was preparing the dinner the general worker went out into his little yard and found there a stray chicken scratching up his garden. He caught it and shut it up. Later on he instituted inquiries as to who owned the chicken, but no one would lay claim to it. Two days later he killed the bird because he had no place to keep it longer. While he was cleaning the gizzard a bright piece of stone dropped out and, attracted by it, he picked it up and showed it to his wife. It was such an unusually

bright stone that he finally put it in his pocket and then forgot about it. Several days later being in a jewelry store he showed it to the jeweler, who pronounced it to be a first-rate diamond and then offered him eighty-five dollars for the stone. Wide advertising failed to produce any claimant for either the chicken or the diamond. Thus the Lord had provided a way for his servant who was not faithless but believing.

25. How Cheap!

"I must say that you have a poor stick of a preacher." "Yes, but think how cheap we get him."

This was part of a conversation heard by a church worker within the past year. It concerned a church of about four hundred members who paid their pastor eight hundred dollars a year and took him at that figure because he offered himself at that price in place of a man they had decided to call at sixteen hundred dollars a year. It is hard to believe that such a thing could happen in this day, but an acquaintance with conditions all over the land makes it necessary to obtrude this item because it will concern a fair portion of the local churches to be found in various sections of the country. To save expense in order to refrain from giving to the Lord is a serious matter. It is wrong committed against the local church and also against a gospel ministry that is worthy of a hire that is liberal. Furthermore, it

inevitably reacts upon the characters of those who allow such a course to be followed by the organization. Such people are robbing God and retaining by robbery a minister who is either not worthy of his calling or else is so wofully ignorant of the gospel calling that he is unfitted to fill the office of pastor.

26. Poor Financing Revealed

A poor financial system will reveal itself by certain results in the life of the local church:

(1) There will be a lack of real spiritual power.

(2) The church will be lacking a good character in the community, its credit will suffer in consequence.

(3) The minister will be underpaid and therefore unable to maintain a proper station in the community.

(4) The property will reveal the poverty of life and love in the congregation.

(5) The ministry will often change.

(6) Money-raising or grabbing for funds will be constant and will cause members to be lost to the organization.

(7) Commercial methods will be introduced to provide funds.

(8) The church will fail in its mission to the world through its failure to do a really worth-while thing for the world salvation.

(9) There will be a failure to seek and find the

resources needed for world evangelization. Young people will not give themselves for missionary service nor will the membership give money for mission work.

(10) Attendance upon the service of worship will be small.

27. Two Money Axioms

You cannot regulate your spending by worldly standards and at the same time make rapid progress toward heaven. Your soul and your money will always move in the same direction. When you are a child of God your money as well as your life and lips must reveal to whom you belong.

Money is a thermometer. It tells the temperature of the soul. When the soul burns with ardent love for God, the money goes heavenward in generous amounts; but when the soul is cold in covetousness and ignorance the money drops into the low places of selfishness and worldly endeavor.

CHAPTER II

THE WORKING PRINCIPLES

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1. The Reaction of Giving

There is need today to distinguish between what money will do for a cause and what it will do to the individual who gives it. The rich unbeliever who will give to anything on the basis that he is a patron of the cause or that he can buy the cause he contributes to, is not carelessly to be asked for money by Christian people, or great dangers will result to all concerned.

The work of God needs money but cannot afford to get it at any price from certain people.

Whenever people apprehend God in a vital way the money flows out of the life in a normal and generous fashion and the needs can be met. Witness what happens at the close of a revival meeting. Of course some revivalists may have taken unfair advantage of this situation and profited unduly by its operation; nevertheless it is one of the

phenomena attending a revival of interest in and love for Jesus Christ.

2. The Whole Cause or a Part

In church circles for many years it was commonly thought that the best way to raise money was to make as many appeals as possible, because the majority of people would then give a little each time an appeal was made, and in that way the whole task would be financed. But it has been found that such a plan defeats the purpose in view. People become wearied of the innumerable small calls. Hence the unified plan is coming into practise and the appeal for the cause in its entirety is producing a large increase both in the number giving and in the amounts subscribed. Also the joy and harmony of the church fellowship are increased when the multitudinous demands for money cease and the people are induced to become systematic proportionate givers to the unified budget through the double-pocket weekly envelope. Every saved soul should contribute to the whole world task, which includes all the work of the local parish as well as the wider missionary task, and upon his entrance into the church this custom should be presented to him as a primary obligation.

3. Types of Giving

(1) *Emotional Giving.* There are a large number of Christian people who have not been trained

to give upon the principle of stewardship. They give only under emotional pressure; this is the giving habit which they have formed under the conditions which have prevailed in the average local church in past days. I feel sure that Paul's statement to the church at Corinth applies to this class of givers: "That there be no collections when I come." Paul was led by the Holy Spirit to foresee the danger that the people might give under the pressure of his presence and personality. He wanted them to give because it was the Lord's cause and they were the Lord's stewards.

People who give under emotional stress are not wise givers. If a poor cause has an emotional presentation it secures all they can give, while a good cause well presented without an appeal to the emotions often secures no response. A personal experience revealed to me the dangers of emotional giving. I gave a presentation of home mission work many years ago and made unwise appeal to the emotions of the audience, and the resulting collection was gratifying to my callowness.

Before I was up the next morning a man presented himself and told his story. The night before he came to church service and intended on his way home to purchase some needed drugs and appliances for a very sick child. Under the emotional stress of a story I told about a sick child, he gave all the money in his possession. Pay-day was far off, and so he came that morning to ask for the return of

the money he had given, and of course he was given all that he desired.

It is better to give under emotional stress than not to give at all, but it is better to form a habit of regular and proportionate giving just as one forms the habit of prayer or the practise of taking physical exercise.

(2) *Selfish Giving.* There are people who will give only when they may be seen of men. They will make large subscriptions on public occasions, and they seem to revel in giving when the name and amount are called out in a public gathering. This does not even intimate that there is a wrong motive in their hearts, but it does call in question the wisdom of any method for raising money when it is based upon auction methods or a competitive spirit. It is my strong conviction that the very purpose desired in the use of such a method is defeated and less rather than more money is the final result.

I have been present when this method was used in raising a building debt. At least in one case the doors were locked when the audience were all in their seats, and when the bidding commenced it was announced that no one would be permitted to leave until the entire amount needed had been subscribed; hours went by and every trick known had been used, but the amount was not in sight. Then some of those present passed along a secret message, and the amount was soon subscribed, and the audience dismissed. The next morning a large number

of subscribers wrote in to cancel their subscriptions. They had made them in order to secure the dismissal of the gathering. That church passed through a stormy period of ten or more years because it failed to recognize that money cannot wisely be procured for the Lord's work except upon the Lord's basis.

(3) *Business Giving.* There are people who give to the church for business reasons. They desire the good-will of the church people and subscribe to the enterprise in which they are engaged in order to secure that good will.

(4) *Sentimental Giving.* Sentiment rules the pocketbook of some Christians. They do not give because they love the Lord and are stewards of his. They give because they *like* a pastor; of course, if later on they come to dislike him their subscription is cancelled, and the minister is starved out of his ministry. Some do not like home missions, others do not believe in foreign missions, while still others believe in no missionary object. Of course, such objects receive none of their money. This class of givers presents a strong indictment of the church for its failure to build up a disciplined life. Not sentiment, but sacrifice, should obtain, not like nor dislike, but love for God and all mankind must rule the giving habit.

(5) *Systematic Giving.* Many people give with great regularity "on the first day of the week." But the trouble is they give an insignificant sum

utterly disproportionate to the blessings received by them from God.

The church has done well to emphasize regular giving, but it must also urge strongly that all who give regularly shall also give proportionately. Furthermore, having given a tithe, they should add an offering of love.

(6) *Necessity Giving.* Some church-members give only when they are cornered and feel that they must do so. They never again are really cordial to the person who was the means of their being induced to give. We are told that the Lord loveth a cheerful giver, and that we must not give grudgingly or of necessity. It would seem, therefore, as if the church must change its whole educational and enlistment policy in order to reach many people who give of necessity only.

(7) *Stewardship Giving.* Under a normal system of giving the possessor counts himself only a trustee of all that he holds in his life. He therefore seeks the will of the Father-Owner and distributes the first-fruits of all that is in his life so that the gospel enterprise will be aided all around the world.

The true steward gives at least a tenth, for he believes in proportionate giving. Many stewards, God's men and women, around the world give upward of ninety per cent. of all their increase. The good steward gives regularly. He functions in this respect as regularly as in his physical life he maintains the function of his heart. The Lord's true

steward gives intelligently and with discrimination. He seeks to know the world field as well as his local church work and his money is carefully distributed so that all the world is blessed by the use of it. He is a steward while he gets and in all that he keeps and gives.

4. Putting In and Getting Out

We get out of Christianity in proportion as we invest in it. First and last we invest ourselves, for we give ourselves to God for his great and eternal purposes. When we thus give ourselves it involves all that inheres in or belongs to our lives. It is not thinkable that we can belong to God and our talents or money can serve some other cause or master. Hence we must realize that every act of generous giving is an act which helps to maintain a right relationship with God the Father and is of immense spiritual significance. Also we must realize that a refusal to give our Father that which his love demands is in effect a most potent declaration of spiritual rebellion on our part which may well bring into question the actual establishment of the relation of sonship with the Father through faith in our Lord Jesus Christ.

So important is the whole question of our money in its relation to God that we need to restudy the entire financial phase of the gospel enterprise so that it may be so adjusted as to contribute to the uplift of the soul as well as to the prosperity of

the whole gospel plan. We realize spiritual insight and power about in proportion as we invest ourselves in the whole plan of God for saving a lost and needy world.

5. Paying—Buying—Giving

There is a fundamental difference between giving and paying and also between giving and buying. In spiritual concerns the Lord seldom speaks of his followers "paying," but in very many instances he speaks of giving. We are never asked to buy spiritual powers or benefits, but very often we are told to give because we possess spiritual powers and blessings.

The evil of much money-raising in the local church comes from the fact that for many years the church has been in part financed by money-making devices. Thus spiritual giving because of life with Jesus and love for him has been supplanted by a desire for some special pleasure or a commercial transaction, the price of which will be used to support the Christian enterprise. Nor does the Lord want us to pay to him our money. He wants us to love him to such an extent that, if we received no spiritual return, our delight would still be to give to him cheerfully and generously of all we possess. Giving is a result of God's love in the life, and it should be the spontaneous, persistent result of that life and love.

Paying is the meeting of an incurred obligation

and an exchange for value received. Buying is a commercial transaction in which one party sells for a profit, while the buyer pays the price asked expecting to receive due value for that price.

God is not asking us to buy or sell spiritual life and powers, nor does he require us to pay when grace abounds. But he does ask all his children to love him and live with him and to acknowledge our life and love by noble giving.

6. The Pastor a Spiritual Physician

The pastor is God's undershepherd to all the flock. If he is to minister to the flock, he must be acquainted with all the financial affairs of the organization, but he should not be expected to undertake the financing of the church. The responsibility for providing sufficient funds to finance the church belongs to the lay members, but of course the pastor will give all the financial plans his earnest backing and leadership. It is seldom wise for the pastor to solicit money from individuals; on the other hand, he should be constantly suggesting objectives that would call for increased and special giving by those able to do so. Many a pastor has tried to protect his members against appeals and later on has realized his mistake. My experience causes me to recommend to every pastor that he study carefully the list of givers and the amount given. The minister is like a doctor, he must diagnose spiritual conditions and must then be able to apply the

right remedy in order to produce desired results. How, therefore, can the minister represent God in dealing with souls where he does not know one of the most conclusive and outstanding of all spiritual symptoms—what a soul is doing for God with his money?

7. Individual Rather than Group Giving

It is seldom wise in a financial campaign to seek for subscriptions from groups of people such as a young people's society or a woman's organization. This, however, has been a common practise in past days. It has been done to cover up the failure of the organization to reach the individuals. God's plan is to build up in every saved soul certain spiritual functions which shall not only reveal life but which shall help to perpetuate spiritual life. Each physical life must have a heart function of its own. That function cannot be performed by any group for an individual body. The same truth applies to the soul life. Giving is one of the spiritual functions of a soul that has been born again through faith in the Lord Jesus Christ. Note these facts:

(1) Where a church raises money through group pledges it reflects such action by a lessening of the individual giving.

(2) Group giving or money-raising provides an excellent opportunity for some stingy people to avoid giving because they have become adepts at getting the group pledge paid by other people.

When the individual subscriptions are taken they decline to participate on the ground that they have assumed an obligation with "such and such a group."

(3) Group giving when analyzed is almost always shown to be small giving when figured on a per capita basis.

(4) Group pledging is not a wise or profitable spiritual process.

(5) Group pledging or giving should not be practised except in cases of over-all or thank-offerings. Even then it is dangerous to the participants.

(6) Often in such a group will be found some of the most dynamic souls in the local church, who expend all their energies and time on a group which comprises only *a part* of the local church, and in consequence the plans and high purposes of *the whole* lack their help. If they will put their time and energy into working out a plan of Scriptural stewardship for the whole church, then no group in the church will need to pledge as such for the regular financing of any Christian enterprise.

The local church greatly needs the help of such dynamic souls in the evangelistic, educational, and direct missionary work of the local organization.

(7) Group pledging, except when it is an over-all or thank-offering, leads to a commercialized financing of the church which is wrong in theory and destructive in practise.

The over-all or thank-offering often raised by

women's unions through the mite boxes is helpful, and is not to be condemned by any application of this paragraph to it. It is spiritual giving in the best sense.

8. Givers of Large Amounts

Wholesale business is not treated upon the same basis as the retail trade. Nor should the church put the individual of large giving capacity upon the same basis as one who can give only small sums of money. The large giving is done usually by those who give only small sums of money. This is because our processes have not been adapted to those who should produce large sums of money for the Christian enterprise.

We have often allowed the person of large means either to pauperize the church, to control the finances of the organization to its spiritual undoing, or else to avoid meeting his justly proportionate share of the financial responsibility. In either case the result is the ruination of the spiritual life of the individual.

It would seem clearly indicated that people of large giving capacity should produce their fair share and only their fair share of the normal financial needs of the organization, as represented by the expense and mission budgets. Then outside of those budgets they should be led to give specifics for various objects which may or may not be credited to the giving life of the local church.

While some will vigorously disagree with the writer, he is strongly led to say that it is not wise for wealthy people to finance the building of local edifices unless the local constituency provides its share of the expense.

A species of spiritual fog or mist seems to grow out of the reception of costly things by groups of people who have put nothing into the enterprise. It robs their spiritual vision of acuteness.

A well-to-do servant of God handled such a matter in a very wise way. He wanted to give fifty thousand dollars for a building enterprise; so he proposed to the local church that they raise a similar sum and that they build a seventy-five thousand dollar edifice at home and another on the mission field for twenty-five thousand dollars, which was done to the spiritual uplift of all concerned.

9. Secret Giving

Our Lord published to all his people what the widow gave. He allowed to be published the record of what Zacchæus gave, "even to the half of my goods." In neither case was pride concerned.

Under pressure from individuals who gave generously on the one hand and those on the other hand who do not give at all or who give niggardly, the average church has maintained an unwise secrecy concerning the giving of its membership. Scripture has been misquoted or misapplied to enforce the rule of secrecy. The time is now here when such

a practise of secrecy should be abolished. It can be done gradually so as not to be revolutionary and therefore harmful. Perhaps it may hurt some people, but the very hurt will furnish them with a new opportunity to show largeness of spirit for the sake of the whole cause of Christ.

10. Soliciting Non-members

"Shall we canvass those who are not members of the church?" is a question constantly asked by those interested in financing the Christian enterprise. "Yes," is the answer usually made, "but not on the same basis as you would canvass a church-member." You would have a right to say to a church-member, "You are expected to give"; but you would not be right in making that statement to one who is not a church-member. Certain safeguards should be thrown around the canvassing of non-members. It must be made plain that in soliciting money you are not selling the individual the right to silence a truth, but rather to proclaim it. In my frontier missionary days I came across a church that had been built by a brewing corporation, and in the contract of acceptance was a clause stating that the church agreed not to preach against the liquor traffic. The church could not deliver what it had sold, and similarly no church must sell anything for money. A non-member who has openly produced his money by wrong ways should not be solicited for money to support the Christian enterprise. Yet

I have known churches that have not hesitated to ask the keepers of gambling dens or saloons for money for gospel purposes.

To me it seems wise to go no further than to say to the non-church-member: "We are doing the Lord's work; would you like to help that cause along by making a contribution?" But it is to the shame of the church if that individual is not also offered a Saviour as well as a chance to support with money the cause of a world Saviour. The best way, however, to deal with the non-professor is to secure him for the Lord before you seek his money for the enterprise which is a charge of love upon every believer's money.

11. Pastor Who will not Support Himself

Some pastors decline to pay into the current expense fund on the ground that they would be paying toward their own salary.

The pastor is under the same obligation as any other member to support the whole kingdom enterprise. He is not paying to the church, but to the Lord, and he must be an example to the flock of which he is the undershepherd. If he gives all his stewarding to missions, why should not other members do the same thing?

12. Irregular Giver

Such an individual often thinks he is giving more than is actually the case. He is sometimes honestly

impressed by his generosity because it seems to him he is a liberal contributor. But let me cite an actual case to show what is usually true of the irregular giver. A church had a treasurer who kept careful account of the denominations of all pieces of money that came in from irregular givers as well as in the loose collections. Such a plan has some decided advantages. In the case of which I am speaking one of the members was accustomed to put his cash in a blank envelope and drop it in the plate on Sunday morning. During a conference on church finance this man felt called upon to defend his method, and in his remarks said, "Why, when I do give, I always put in a five-dollar bill." The treasurer heard the statement, procured his books, and found that in the past two years three five-dollar pieces of money had come in from those not subscribers of record. Later on we confronted the brother with the evidence, and unable to doubt the records of the treasurer, he said: "Why really, is that all I have paid? Well, it seemed much more than that to me." And I am sure he was honest in his last remark. But the incident led to a change in his giving life, and he became a regular and proportionate giver.

13. Specific Giving

The individual exercises his right to give to certain objects because of particular interest in those causes. This is often wise when missionary giving

is concerned, because with some individuals a concrete case will intensify interest and produce enlarged giving.

But this is not wise when it concerns local church support, because such giving should represent the individual's share of the total household expense. I have known cases where the giver in making his subscription to current expense endorsed across the pledge, "None of this money to go to pastor's salary." The man disliked the pastor and took that method of making it known. Such a course is not wise and does not affect the financial support of the pastor.

In another case a well-to-do man subscribed fifteen hundred dollars per annum and specified it was to pay the choir. Then he considered he owned the choir, and took into his own hands the direction of it. He would not let the pastor choose the hymns or anthems and some interesting things happened. One Sunday night the pastor preached upon hell, and the choir followed with a rendition of "I Want to Go There, I Do." The result upon the congregation can be imagined.

14. Financing the Social Life of the Local Church

The church as a divine institution is appointed of the Lord to minister to the whole life of all its constituency. Therefore the church must finance, upon a spiritual basis, all its social life. Pay socials should not be allowed nor should other money-

raising devices be permitted. Instead of depending upon money raised in such ways by the women's society, the church should finance itself properly by means of a double budget and an annual every-member canvass. In the budget there should be a generous item to care for the social life of the whole church. Most of that item would be turned over to the women's union to be spent as they deem wise, they being the natural social leaders or hostesses of the household of faith. However, some of the money provided for social life should be alloted to the Bible school, the young people's society, and the men's Brotherhood. Any social affairs then held under the auspices of the church should be without cost to any in attendance. All refreshments should be bought and paid for out of the church money. This plan enables the hostesses to buy cakes from individuals who are obliged to earn what money they give. Such a plan equalizes the burdens of providing for social opportunity, and it also permits every member to make with confidence his maximum contribution at the annual canvass, knowing that a multitude of special appeals will not be made during the year. This plan has now been tried long enough to show its wisdom and practical outworking.

15. A Church Dinner

Twice a year the church at —— gave a dinner and a personal invitation to all its constituency to

attend. The women's union prepared the meal, and either the young people's society or the men's Brotherhood served it to the guests. All provisions were bought and paid for out of church funds, and no guest was permitted to pay for the meal. Present at one of the dinners, I was greatly impressed by all that occurred. Standing by the pastor, we met the people as they came in. Soon there appeared a woman with three small children. Young people took the children to a room where they were to be served and entertained, and the mother passed on, but as she did so the pastor said: "She is one of the finest spiritual characters in my church. She is a widow with those three children to care for, and so she is pretty poor in this world's goods." I noticed that she sat next the rich man in that congregation, and both seemed to be enjoying themselves throughout the evening. Laughter, games, song, and prayer filled the evening till it was time to go home. Again I stood by the pastor as the people went out, and soon the widow came along with three full, tired children. As she shook hands with the minister she said, "My! but I've had a good time and the best meal I've eaten in many a month." Soon the rich man came along and spoke to the pastor, then delved into his pocket and smudging away a suspicious moisture around his eyes handed him some money saying, "You will see that she gets it and that she does not know where it came from." I was alone with the minister.

"Great, isn't it?" he asked, "Yes," I said. Then he went on to say, "Such an occasion is the finest thing I know of to break down class distinction, for Mr. —— saw into the soul of the widow—and she put her spiritual hook into his soul, and both will be better off." Then he added: "You see every member pays for such an occasion in his weekly contribution. Widow ——, for instance, gives out of her poverty thirty-five cents a week for current expenses and twenty-five cents for missions; and each of the children have an envelope, so they can all come and enjoy what is provided with perfect self-respect, for they have borne their share of all the burdens of the church. But if there was even a ten-cent charge they could not come." Since that evening I have been at many similar occasions, but have never forgotten the widow's dinner-party in —— Church when the rich brother was blessed by the democracy of a social uplift that had spiritual power in it.

16. Financing Evangelism

Heretofore when the local church has had to finance an evangelistic campaign, it has been done on the basis of a special offering. This custom has resulted in many abuses and has injured the prestige of some evangelists. The special collection taken under the pressure of a spiritual high tide and the aroused emotion of the people is often a dangerous proceeding, for it leads people to give unjustly to

one object and therefore penalizes some other equally worthy object by the unwise depletion of the resources. The special collection for the evangelist often has an unfortunate influence upon the church budget. It sometimes overpays the evangelist and gives rise to the suspicion that the evangelist is in the business for the money it can be made to produce. It institutes comparisons between the pay of a minister and an evangelist that are helpful to none. The church budget should carry an item for evangelism, and when the evangelist is engaged it should be at a stated figure a week. The recompense should be on a generous scale because of the conditions that surround the work of such a man. In addition, all the traveling and hotel expense of the evangelist should be paid. Then if it is wise to take a special thank-offering for the Lord at the close of an evangelistic meeting, the proceeds should be divided between the current expense and beneficent budget of the church.

17. Paying Pledges

It is one thing to secure a pledge from a church-member. It is quite another thing to secure regular payment of the pledge accompanied by a growing regard for the church and its financial officers. Those in charge of the financial affairs of the church must keep constantly in mind that the money is secondary, but the real quest is the individual. To help the individual sustain right relations with the

Lord is the chief concern. The money will then come in with regularity and in increasing amounts.

18. Married Women and Stewardship

In church circles are found many earnest Christian women who live under great embarrassment because they have married men who are utterly lacking in a just economic sense. Their wives may have all the things they need or could ask for, but they are allowed no cash to use as they might desire to use it. In consequence they cannot meet their spiritual financial obligations.

Men must be speedily educated concerning the financial rights of wife and children. The pulpit and press must get busy at once on such a task. Because the man draws the salary or wage-check is no reason why he should be blind to the fact that his wife is often a more ceaseless and harder worker than he is. His earning-power is largely dependent upon her care of him. She has a right to her share of spending-money and should have it, as he has it, to spend when and where she pleases.

The fact that some women do not know the proper value of money is more than counterbalanced by the large number of money-wasters found among men. We all need to be educated concerning our stewardship of money.

Many men excuse themselves for holding the pocketbook on the ground that they are very generous with their money in buying or allowing to be

charged whatever is needed, but even an over-generous supply of clothes or jewelry will not compensate for the loss of self-respect by the women who are concerned. Every man, woman, and child should have a share of the family income for personal uses. Where the Lord's share is not set apart by household arrangement, then each woman should give to God at least the first tenth of all the money that is hers for her personal use. When the Lord's money is set apart by household planning each member of the family concerned should personally pay into the Lord's treasury his portion; it should not be paid in for all by any one member of the family. When a proper distribution is made, thank-offerings may be paid by the individual out of his personal spending-money.

19. Excuses for not Subscribing

(1) *Non-resident Members.* Our Protestant churches are faced with a great menace in the large proportion of the members who live in one place and hold their membership in a distant location.

If a member moves to another place where there is a church of like faith and order, a transfer of membership should be at once effected. If this is not done by the individual, then the church should initiate action toward that end.

Students of church conditions are generally of the opinion that much of the non-resident habit is caused by a desire to avoid the obligations of

church-membership. Whatever may be the truth about that matter, it is certain that every non-resident member should be faced by the same financial requirements as obtain with resident members.

(2) *Whenever I Attend I Pay.* This statement is often made by some church-members, and it has a very commercial sound.

We cannot pay God for his blessings, nor can we even pay the Lord's undershepherd for his ministry to our souls. We love God with all our life if we are really his children, and love demands an expression. Love unexpressed is soon dead.

Whether we attend the service or not, it goes on in its ministry to those who need, and love demands that we bear our share even when we do not reap any of the blessing. But if we are there with our investment of money, we are really present, and in God's wonderful way somehow the blessing, reflex or direct, will reach our souls. We must not try to pay the church for a blessing from the Lord.

(3) *In Debt, so Cannot Give to the Church.* A young couple declined to make any subscription to the church because they had just bought a house on the monthly-payment plan and "must pay their honest debts first before helping the church."

It was necessary to point out to them that there was a prior debt to the One they had called Lord, and that God expected every child of his to lay by in store for the gospel enterprise in proportion as they were prospered week by week.

The obligation to the Lord is a preferred obligation; that to the real estate agent comes second.

Many other excuses are offered in connection with debts. Sometimes it is a doctor's bill, a vacation trip, or a new garment. A steward of the Lord's property must learn to put first things first, and the obligation to God is a preferred claim on the first-fruits of life's possessions. The government of the United States recognizes this claim with an exemption on fifteen per cent. of an income when it is used for purposes of ministry in the world.

One of the most difficult phases of this matter concerns the support of dependent relatives or friends. But even in such cases, no matter how great the pressure may be, there is every reason to believe that no child of God should neglect to give to him the first-fruits of his increase.

Neither God nor man would expect a person with such an obligation as the support of some loved one to give out of slender resources as much to the direct propagation of the gospel as would be given if such an obligation was not present in the life. The spirit and motive lying deep in the life is the chief concern in such a case. But no matter what such an obligation may entail, it must not lead to a refusal to give God some of the first-fruits of the life. The chief consideration is to be right with God, and then all other obligations will be met.

(4) *Do not Believe in Pledges.* Said a man in my hearing, "No, I will not subscribe to the church

expense or missionary budgets of the local organization, for I do not believe in pledging."

The man wore a lodge-pin and at once admitted that he had made pledges in order to join that organization. He was married and instantly admitted that his happy married state rested upon some very solemn pledges. Finally, he also admitted that his personal salvation depended upon a pledge he and his Lord had made to each other. He did believe in pledging, only an excuse had been raised by him to avoid meeting a definite financial responsibility to the Lord's cause. The church must make financial pledges to commercial houses in the place where it is located, and also to its minister and those employed by the organization, and also to the missionary interests of the body. Those pledges cannot rightly be made or met unless every member of the church pledges certain amounts to be paid regularly out of the prosperity that comes to them as a result of the love of God in blessing them with all that comes into their possession week by week.

(5) *Gives in the Loose Collection.* Many a financial officer in the local church has been nonplused when this statement was made to him, and in private he would have cause to remark, "The loose collection covers a multitude of sins." For years it has been a cloak to cover the covetousness of almost half of the local members.

Formerly about ninety-five per cent. of the money received by church treasurers came from subscrib-

ers of record who numbered less than half the membership. Thus it was plain that if the other half gave anything at all, it was included in the remaining five per cent. that came in from loose change put in the various offerings of the church. Ninety-five per cent. paid in by, say, half of the members and the other five per cent. paid in by the remaining half! But wait a minute. In that five per cent. of loose change is included all given by visitors as well as that given by some subscribers of record who, having given in the double-pocket envelope, at the morning service or at a night service will put in a small coin as a thank-offering. In reality, those not subscribers of record do not give. The exception proves the rule, for where a member does give in the loose offering with regularity and in proportion to prosperity, it leaves that much less of the loose collection to be given by the remaining members.

The discipline of the church should cause the non-subscribing part of the membership to be rapidly decreased. But do not forget that *discipline* and *disciple* are the same word, and punishment is not referred to.

(6) *Father Never Did It That Way.* In many a local church will be found some people who object to any new plan, "because my father never did it that way, and what was good enough for my father is good enough for me."

The excuse will not stand examination because

life is filled with changing conditions, and our Christian profession must relate itself to changed conditions. The word of God does not change, but its truths adapt themselves to whatever changes occur in human life. So we find that without any conflict with the word of God we must make some changes in the methods by which we help the local church to be financed in a Scriptural way. The every-member canvass is one modern method that has proved its usefulness and there are many others of equal merit. Many churches have been unable to use these splendid methods because the excuse has been offered that our fathers did not use such methods. Our fathers did not use hot-water heat in the house. Many of them did not use electricity. The automobile is quite modern. Some time ago an official in a large church blocked an every-member canvass because he said that his father had never been solicited in that way and what was good enough for his dear old father was good enough for him. We were to have lunch together a day later, and he agreed to call for me at the hotel. In the meanwhile I found out some things about the man's father. When he called for me at the hotel, it was in a Pierce-Arrow car, and we had a fine ride to the lunch-room. At last we were seated at the table, and I again broached the plan of an every-member canvass, but he stopped me at once with the statement that has been quoted above. With a smile I said, "Why, M——, you are not quite true to

the facts or yourself when you say that." He then reiterated his remark, to which I responded: "Then you better give me your automobile as you have no use for it; you must go around town in a one-horse chaise as your father did for many years. Then you must put your house in the shape your father left it when he used lamps and stoves, while you threw them out three months after he went home to God, and you installed in their place a modern hot-water plant and electricity. Did you mean what you said, and am I to get the automobile?" He saw the point about then, and agreed that if he could modernize his methods in one phase of life he could do the same thing in another phase called Christian living.

As long as we do not go contrary to the word of the living God we have a right to put our church procedures upon the best possible business basis and use the best available methods to attain the Lord's objective.

In the local churches are found many methods that are not mentioned in the Bible, but nevertheless those methods are Scriptural because they do not violate the word of God or the spirit of its teachings, but are helpful in attaining the objectives of Christ in modern life.

(7) *Gives Once a Year.* The word of God evidently intended to provoke a steward to give "on the first day of the week." God has a time-law for most of the things he has created—the tide, the sun,

the moon, vegetation, and the human functions such as the heart. To give once a year would seem to violate God's time-law for the spiritual function. We might as well eat once a year. When we become children of God we do not go on doing what we want to do, but we do as love for him dictates. When we give ourselves afresh to God in the house of public worship it would seem to be a normal time to present our substance to God with ourselves. To withhold the substance or money is to fail in a proper presentation of our whole self.

(8) *Does Not Want Any One to Know What He Gives.* Did I say, "what he gives"? Pardon me, that is not what I meant. Such a one is ashamed to let even the church treasurer know how little he gives. Such a person will often quote the verse "Let not your right hand know what your left hand does" as a reason for his refusal to allow any one to know about his giving life. But the verse does not apply in such a case unless the giving is done for pride's sake. The giving done by a good steward, whatever the amount, should not make any one either proud or ashamed, only glad to be able to carry out a trust for the loved Lord.

The use of a double-pocket envelope helps the giver to systematic proportionate giving while it enables the church officials to know that a proper account is being kept of all that each member is giving through church channels for the maintenance of the gospel enterprise.

CHAPTER III

A FINANCIAL PLAN FOR THE LOCAL CHURCH

1. A Common Situation
2. The Plan Outlined
   - (1) The Objective
   - (2) The Underlying Principles
   - (3) The Program
   - (4) Unusual Needs
   - (5) A Summary

1. A Common Situation

From many a church and pastor in the past days has come a letter similar to the one that follows which describes a condition that menaces the progress of the kingdom of God and has made impossible any real growth in any local church where such conditions exist. The letter is as follows:

For years about one hundred out of a resident membership of three hundred and seventy-five in the ——— Church of ——— have been giving toward the local expenses of the church, and less than seventy were contributing to missions.

The offerings on Sunday fell far short of the expenses, and the treasurer made the rounds on Monday to collect from the members absent from Sunday worship sufficient money to pay the inadequate salary of the pastor. Even with this it was not unusual to be owing the minister

several hundreds of dollars. Two or three times a year a public appeal was made from the pulpit and the deficit cleaned up.

In March a big haul was made to meet the missionary apportionments. The church women were constantly using their time and energy to earn some money in order to keep the credit of the church from suffering in the eyes of the community. Every department of the church was obliged to scramble for the money needed to carry on the work which it was doing, and it was not unusual to have half a dozen requests for money from various church workers during the Sunday morning or evening services. Those who would give were asked again and again to help with their money the various phases of church work, while those who were not giving were left alone in their covetousness until they lost all signs of spiritual life and were lost to the cause.

A little while ago a great change came over our whole financial life, and we are a different people because practically the entire church got behind a real financial plan that was built upon a Scriptural basis and was related by personal ministry to every member of the organization.

The plan spoken of in the letter has been used in many places in recent years, and whenever a local organization really works the plan it produces the needed results.

No plan will work itself; it must be worked by the servants of the Lord if it is to succeed.

2. A Financial Plan for the Local Church Outlined

(1) *The Objective.* To secure from every church-member

a. The recognition that God is the owner of all material things and all personality. "Ye are not your own, ye are bought with a price." There can be no differentiation between a man and his money.

b. A positive recognition of the consequent stewardship, to be acknowledged by a systematic, proportionate giving function, which shall include in its objects the whole program of God's kingdom upon earth. To secure not less for the missionary and beneficent work of the church at large than for the local church support. Not to secure support for one phase of work at the expense of the other.

(2) *The Underlying Principles.*

a. All money for the support of God's work should be the direct, simple result of self-giving worship of God.

b. Right methods should be used. Wrong methods should be discarded.

(a) We lose the respect of the world as well as our own self-respect by money-grabbing devices and other harmful methods.

(b) We shall wisely urge against money being raised by methods that are contrary to the principles of Christian stewardship.

(3) *The Program.*

a. To secure in all departments of the church the primary recognition that giving is a function of spiritual life. Every member of the church should

be taught the principles of God's ownership and man's stewardship.

b. To urge every child of God to give proportionately and systematically, "not grudgingly or of necessity, for God loveth a cheerful giver." We must therefore all have a vital interest in and concern for the person who does not give at all or who gives inadequately and grudgingly.

c. To induce giving upon a proper understanding of the dictates of love and obedience as well as upon the needs of the church and the plan of world salvation.

d. Church-membership, if it is to produce spiritual health and growth, must entail some definite financial responsibility upon every member, not alone for the support of the local body, but also for the preaching of the gospel to every creature.

e. Giving must be to God primarily, and to the church for expenses and beneficence as a part of his program.

(a) It should therefore relate itself proportionately and definitely to the opportunities presented by the national and local needs or budgets for kingdom service.

(b) It should never be withheld because of dislike for man, method, or agency. Love of God compels obedience to his whole program.

f. The local church should seek to guide the function of giving in the life of all its members. It should therefore prepare an annual budget made

up in two sections: (a) church expenses, (b) beneficence.

g. A committee should be appointed in the manner prescribed by church custom. Where no other rule applies the committee should be representative of the officers and of all departments and activities of the church. It should aid the trustees or financial officers in compiling this double budget. This committee will maintain a fair sense of proportion in planning their double budget. The committee when constituted should represent the interests of the whole church. Such a committee is often known as "The Executive Committee," "The Church Council," "The United Missions Committee." This committee will constantly remind the whole church that three things are closely related:

(a) Direct gospel propagation (Evangelism).

(b) Educational work (Education).

(c) The acquisition and use of money by every believer for all phases of gospel work (Stewardship).

aa. Make the budget inclusive, covering in one or other of its parts all the needs of all departments of the church. Continuous appeals will thus be prevented. Present efforts for various causes should all be included in the beneficence budget, or an unexpected need should be met by an appropriation from a reserve fund provided for that purpose.

bb. The possibility for extra or sacrificial giving is to be made easy by the use of special envelopes

and through carefully planned public presentations during the year.

cc. Constant presentations of kingdom enterprises to be the aim of the church.

dd. Double envelopes and double treasury system should be organized, i. e., separate treasurers for the two funds, or at least different bank accounts. In large churches there should also be a financial secretary for each fund, to do all the detailed account-keeping with the individual givers.

h. An annual every-member canvass should be carried out. It should not be organized as a grab for money, but as a real ministry to life. Life must have its functions if it is to be maintained. The canvassers must be properly coached before being sent out to visit the people.

i. There must be a loving, brotherly follow-up of all who have made pledges so that they may not fall behind in their payments. If any do fail to pay with due regularity, a real ministry should be instituted by the financial officers for the purpose of helping the member to continue faithful as a steward of the Lord and thus be saved to the cause of Jesus Christ.

(4) *Unusual Financial Needs.*

a. Extraordinary needs for money in large sums will sometimes come for enterprises such as a new church edifice, a debt, or a greatly enlarged program of world evangelization.

b. There must be an open mind and a willing spirit toward such unusual needs, and the church must always encourage the membership to participate in the largest possible measure.

c. There must be constant recognition that failure is more often produced by refusal to give than by overgenerous giving.

d. The church needs to realize that the cause of Christ will never really prosper till heroic giving becomes the practise of every believer.

(5) *Summary.*

a. There must be final and complete recognition that spiritual life and giving are inseparable. The regular worshipers are the regular givers. Non-givers are the non-worshiping members. About ninety-five per cent. of income comes from the givers of record. The loose offerings will average about five per cent. of income. Such a small cloak will not cover the army of non-giving members. They should not be allowed to hide under it.

b. The church must not permit any substitutes to displace the normal functions of a spiritual life.

c. Courage, not cowardice, love, not listlessness, must rule in regard to delinquents. Where now we lose in dishonor many a life, let us save many by courage and a loving ministry to sick souls.

CHAPTER IV

ORGANIZING THE CAMPAIGN

1. Money-raising Methods Examined
    (1) The Pew-rent System
    (2) Donations
    (3) Subscription Papers
    (4) Begging-bees
    (5) Individual Collector
    (6) Hit-or-miss Manner
    (7) Free-will Offerings
    (8) Assessments
    (9) Tithing
    (10) The Simplex Plan
    (11) The Double-pocket Plan
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    (13) Money-making Devices
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2. Cowardly Financial Leadership
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7. Organizing the Finances
8. The Every-member Canvass Outlined
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10. The Every-member Canvass in a Country Church
11. Coaching the Canvassers
    (1) First Steps
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12. The Importance of the Cause
13. Dangers to be Avoided
14. Women's Place in the Plan
15. Distributing the Reserve Funds

1. Money-raising Methods Examined

The following methods are all in use today to obtain money for church work. In some places one method obtains, in others you may find several, sometimes nearly all of them are sporadically used in one local church.

(1) *The Pew-rent System.* This is an old system adopted originally in the old world to supplement the revenues derived from state sources. It was then practised in the New England churches, and practically every respectable citizen was expected to rent a pew in the parish church, but the rentals seldom provided sufficient funds to meet the needs of the church. It is an unscriptural practise.

(2) *Donations.* This method is used to supplement the inadequate salary paid to the minister. It is well intentioned, but tends to promote wrong

financial conditions for both the church-members and the pastor. No servant of Jesus Christ giving his life to the preaching and ministry of the gospel should be subjected to charitable offerings. He should be paid a salary sufficient to meet his family needs and maintain his self-respect. On the other hand, no such chance should be afforded the non-stewarding church-member to work off some produce in place of giving to God the first-fruits of the cash which comes into his life. When I was the pastor of a country church, one notoriously stingy man sent in some second-rate farm product which I did not really want, and then he demanded that the church treasurer should credit him with payment on the basis of a first-rate piece of merchandise, and as my salary was fifty dollars a month it was an expensive donation for me.

(3) *Subscription Papers.* This was the old plan used in small-sized communities. One of the best-able people headed the list with an enticing amount, and then it was passed around to others who wrote down what they wished to give and when they expected to pay it. The plan did not produce money at the time it was needed or in amounts sufficient to finance the Christian enterprise.

(4) *Begging-bees.* As many people as possible are drawn into the church edifice by some special attraction, and then the pastor or some leading member tells some funny or heartrending story, and promptly appeals for money, taking all he can

secure under the excitement of the moment. I have known cases when one individual was used to bait another, and a personal rivalry was created to draw out a large subscription from a reluctant giver. One case came to my attention where after such a rivalry the original subscriber reduced his pledge, saying he had only offered it to compel his business rival to make a large subscription.

(5) *The Individual Collector.* One person assumes the office or is appointed collector. Every one within reach is visited, and subscriptions are secured from as many as possible.

Such a collector was found securing money from men and women of recognized ill-repute, and when questioned concerning the matter said: "Yes, I get the money as quickly and easily as possible, and it is much easier to get it out of sinners than from so-called saints. It is money just the same, isn't it, so what do I care just so long as I do not have to give any of it myself?" The method is dangerous both for the church, the givers, and the collector.

(6) *Hit-or-miss Manner Collections.* Loose collections are taken at every service, and subsequently a rich member or a small group makes up the needed balance. It stands to reason that such a manner of financing the church puts the organization at the mercy of one or a few members. It is also true that such a church is financed upon the lowest possible scale, as there is no budget and a minimum amount only is expended.

(7) *Free-will Offerings.* No pledges are taken. No envelopes are used, and not even a plate offering is taken. In the vestibule is placed a box into which the members put what they please when they come to worship. The plan is not orderly or systematic, and produces many bad results, even though a few dear souls like to give in this manner.

(8) *Assessments.* A budget of needs for local expense and for missions is made up, and to each member is assessed a share of the total. The plan does not conform to voluntary, worshipful giving, nor is it in accordance with the teachings of Scripture or the principles of Christian democracy.

(9) *Tithing.* Tithing antedated the law of Moses, and it would seem to be one of the basic principles upon which the human makes acknowledgment to the Divine.

This plan provides for every member to set apart one-tenth of his income to the Lord's work. In some churches this is a condition of membership. The plan antedated the law but later on was instituted by God to provide support for the ancient Jewish temple system. When used today it greatly increases the resources of the church, but there are some who question whether it is Christian in spirit or productive of the largest results. Many rich people should give much more than a tenth in order to comply with the spirit of the New Testament. For people of small or moderate means, when voluntarily practised, it is orderly, helpful, and to be

commended. For people of large means the plan does not provide for a sufficient acknowledgment of the Lord on the basis of the prosperity enjoyed by the individual, and in such cases, while the principles of the practise are adhered to, the proportion must be largely increased.

(10) *The Simplex Plan.* Twenty years ago ninety per cent. of the local churches using any plan used the simplex envelope in which the donor placed all his giving for both current expenses and missions. Then it was understood that the church treasurer was to put àside for missions a certain percentage of all monies contributed, and the remainder was to be used for local expenses. But experience showed that many a treasurer used all the money to meet local expenses, and therefore the missionary money was not on hand and could not be paid when due. The excuse offered by the treasurer was that the membership did not furnish enough money to meet both needs and the local credit had to be kept good. So the plan was gradually displaced by the double-pocket plan.

Where there is an alert pastor and a treasurer with iron will and good missionary and business principles are maintained throughout the church, the simplex plan may still be used, but in general it is to be avoided as it causes too much anxiety and loss of mission funds.

(11) *The Double-pocket Plan.* Within the past fifteen or twenty years a very large percentage of

the local churches have begun to use the double-pocket envelope in which is placed, in the respective compartments, the money given by the individual each week for current expense and for beneficence. The plan has decided value. It visualizes the phases of the kingdom enterprise by presenting each week the needs of the local parish and of the world enterprise. It educates the giver in proportions. It has good psychology in helping non-missionary people to feel the constant urge of Christ's command to go into all the world and preach the gospel to every creature.

When the church makes up an annual budget in two sections, one for current expenses and the other for beneficence, this double-pocket weekly envelope assists in regularity of payment as well as gives the donor a chance to keep track of all payments made.

The plan is completed by using an every-member canvass and a treasurer for each fund.

(12) *The Spasm Plan.* This method involves the occasional presentation of a cause followed by an immediate appeal for funds. The resulting subscriptions are payable as designated by the donors.

It loses sight of regular giving upon a proportionate basis and substitutes emotion and immediacy instead. Values in other causes also disappear, and the aim is to get all that can possibly be extracted from those present. Absent members escape, and those present ofttimes give more for the cause pre-

sented than it should receive. Paul said, "That there be no collections when I come." He did not want his personality and appeal to take the place of a steward's normal relation to the whole kingdom enterprise.

(13) *Money-making Devices.* The word of God requires every Christian to give to God the first-fruits of all increase. If even a minimum of one-tenth was put at the disposal of the Christian enterprise by every believer, there would be ample money for all that should be done both at home and abroad. But the failure of many enrolled in the membership of the churches to give anything or very little has so impoverished the Christian enterprise that leaders have sought for money in other directions. These leaders have meant well, but in the long run money produced by commercial devices instead of from individual givers has proved a hindrance to the real progress of the church of Jesus Christ.

Some plausible arguments are advanced in favor of money-making devices by those who desire to continue the practise, but when the whole matter is thoroughly considered every argument in favor of the practise must give way before the habit of every child of God giving as an act of worship the first-fruits of all increase to the extent of at least a tenth.

Here is a summary of reasons why the practise is indulged in, followed by the reasons why it should be discontinued;

In its favor:

a. It has social value, as it puts members to work.

b. It enables some to contribute who otherwise would not be able to give anything.

c. Many churches have been built and ministers supported by this method when without it the Christian enterprise in many a local field might have failed.

d. It is easier to get money that way than to secure it from church-members.

Against it:

a. Social values can be maintained by doing similar things without any money goal. In such cases the church provides money to cover all the necessary expenses.

b. The church has often lost the respect of the world and its own self-respect by a failure to support itself properly. The members have the money but will not give it. If a member has no money, God does not expect him to give any.

c. Individuals, in their capacity as such, have the right to make a cake and sell it, contributing the cash to the Lord. *But to combine and use the name and time of the church is wrong legally* and very harmful spiritually.

d. When God's people do his work in his way, they can surpass any achievement yet known. Too often they have chosen the line of least resistance and raised the money instead of giving it out of love to Jesus Christ.

e. Spiritual values are eliminated and commercial goals are substituted. The church is a divine spiritual institution and should not enter the field of commercialism.

(14) *Underwriting Amounts.* A small group of the generous or well-to-do members agree to produce, if necessary, what amount may be needed at the end of the quarter, or the year, in order to keep the local church out of debt. This pledge is in addition to whatever those individuals may have subscribed in the regular way.

a. The practise, while well meant, is not in the long run productive of good for the organization. If this small group ought to bear more of a burden than is assumed when they make their regular subscription, then such additional amounts should be regularly assumed and not made contingent upon the failure of the remainder of the membership.

b. Human nature will often lead people to take advantage of such an underwriting by a refusal to subscribe, " Because," they will say, " my money is not needed. Let —— pay; he has more than we have and can afford it."

2. Cowardly Financial Leadership

Our spiritual processes in connection with church finance and stewardship have always followed the line of least resistance in the local church. In other words the church as an organization has been afraid to live up to its articles of faith, its covenant,

its discipline, or even the plain teaching of the word of God.

The wise Christian believes with all his heart in voluntaryism and would fight to the death for that great spiritual principle. But when an individual soul professing faith in God, openly and voluntarily joins a local church, which makes very definite requirements of every member who thus joins, then it looks like cowardice for the church officers to fail definitely to expect him to live up to the membership agreement.

In the lodge a similar agreement is made and kept, but in the church, an organization incomparably greater than any other, the same people ruthlessly break their agreement. Unquestionably the church of Jesus Christ needs the courage of its convictions, and for its very life's sake should lovingly help every member to meet the obligation he knowingly assumed.

"Knowingly?" some one says: "Why, half the membership of the average local church did not know there was any financial obligation incurred when they gave themselves to God and joined his church." Then they ought to have known it before they were a day old in the church life.

With loving courage let the leaders of the church put the requirements before every present member, and in the same spirit see to it that no one hereafter can become a church-member without knowing what obligations are incurred.

3. What Proper Financing will Do

You can draw teeth so that the process will produce a broken jaw and other ills. The operation might even produce the death of the patient. You can use a poor dental surgeon and dirty instruments, thus endangering the future of the one operated upon. Or you can use a good dental operator who will know the best methods and will surely use instruments that are safe and sound, and in all such ways you will then be conserving the interests not only of the patient but also of the dentist and his great profession. Proper spiritual financial processes will be helpful to the people for whom they are provided as well as for the Lord and his church. Therefore the local church should avoid the unspiritual and confused money-grabbing of past days and proceed along the lines of Scriptural stewardship, the united budget, and the every-member canvass. Some distinct results will follow:

(1) Spirituality will result in a contented, giving people.

(2) Attendance at all the services will be increased.

(3) A larger percentage of members will participate in the work of the church.

(4) More money, much more money, will come in from a much larger number of people.

(5) The workers will have the needed time to do the real work for which the church was instituted.

(6) The world will hear the gospel message much sooner.

(7) The pastor will be allotted an adequate income.

(8) A united church will be more powerful in the community and will hold the respect of the outsiders.

4. Democratized Giving

No one member should pay through the regular church channels more than a fair share of the particular budget subscribed to. Otherwise weak souls will take advantage of such large giving by refusing to give their small share and in consequence suffer spiritually. It is particularly difficult to bring certain generous souls to understand this, but it must be done if the finances are to be democratized. On the other hand the church officers will see to it that ample plans are made to cover the need of every giver to give all that is in his heart and life to give.

5. Divergence from Plans

With us we always have and will have the individuals who will not conform to the general plan of financing the church enterprise.

With such people we must be both gentle and wise. Coercion must never be practised as part of the spiritual process. Often the church is more to blame than the individual because the household of faith neglected to train up its spiritual children in

the way they should go. If you have bow-legs your parents are most likely to blame, but you have to live the rest of your life with the crooked limbs. You were brought up in a crooked way, and even the most modern surgery cannot remove the early failure of your parents. But when this is all sorrowfully admitted, we must turn from the failures of the past to the work of the present and future and say, " By the help of the Lord the church will not by neglect and cowardice produce other generations of crooked spiritual children." We must therefore plan to secure spiritual grace and patience to live helpfully with our past mistakes while we raise new generations of well-formed spiritual children. The one great danger in this is that the local church will allow a small coterie with distorted views to dictate the plans and policies of the church as regards finance. Naturally such plans and policies will be defective. A high order of wisdom, and courage born of the Lord's own presence, will alone save the church from such a calamity.

6. Many Appeals or the Unified Appeal

Many churches have not yet unified the expense budgets of the various departments of the local church, nor has the total missionary objective been brought together into another budget. In consequence, it is not uncommon to find people giving in ten directions within the one local church. This is unwise because it tends to disintegrate that sense of

unity which alone makes a strong church. It tends to confusion because partizanship arises in connection with departmental activities. There are young people who insist on giving all they contribute to the young people's work. Some women give only to the women's missionary work. Some men refuse to contribute to the women's work. In such a way the strength of the whole organization has been lost to the cause of Christ, and a close study of these financial conditions has recently led me to say that herein lies one of the chief causes for the loss of so many of the young people from the life of the present-day church.

The number of times one gives is very apt to lead to confusion about the total amount given. The amount is important just as it is important that the body produces blood enough to keep the vital functions at par. One proper all-inclusive approach is much more resultful than a multitude of approaches with small objectives. Then having agreed to contribute a worth-while sum to the total objectives included in the two budgets, the membership are at liberty to participate or not when a regular thank-offering is presented during the year.

7. Organizing the Finances

Every local church should have two treasurers, one for the current expense fund and another for the beneficence fund. These two funds should never be mixed, nor should one cent from one fund ever

be used for the purposes of the other. It is dishonest and is a perversion of trust funds. Courts have ruled that after having given money for a certain purpose, even the donor may not normally divert that money.

Even in a small church each treasurer should have an assistant who is called a financial secretary and whose chief task is to keep the records of individuals who are giving. Large churches find several financial secretaries for each fund are both necessary and wise.

There should be a cashier or treasurer for every department represented in the budget of the church, whose duty it is to receive from the church treasurer every month the money belonging to that department; also to pass on to the two church treasurers all monies received during the services held by that department.

A budget committee is needed to make up the annual church budget for current expenses and for missions or beneficence.

All the official heads of departments with the pastor and other paid church workers should comprise the committee. The budget should be made up and accepted by the official church body at least six weeks before the annual Every-member Canvass.

An Every-member Canvass Committee under lay leadership should be appointed every year. This committee, with the aid of the pastor, will enlist

the canvassers and do all the work required to make the annual canvass a spiritual as well as a financial success.

The Follow-up Committee should comprise the financial officers and the Every-member Canvass Committee under the chairmanship of either the church treasurer or the chairman of the Every-member Canvass Committee.

8. The Every-member Canvass Outlined

(This presentation is adapted for use in a large church where conditions will allow minute attention to details.)

(1) *First Steps in the Canvass*

a. Select at least ten per cent. of the membership to act as canvassers.

b. Annually, select a Sunday, two weeks or more in advance, as the date upon which every member of the church and congregation will be personally asked by the canvassing committee of two to make a pledge payable weekly, toward the double budget.

c. The visits are to be made on Sunday afternoon. This is a spiritual ministry to produce a spiritual function.

d. Begin early to make a complete list of friends and members to be canvassed.

e. Have canvassers meet at least once or twice for prayer and a full discussion of the whole plan. For a successful canvass the workers must be thoroughly

prepared for their work. Five weeks should be given for this preparatory work if the best results are to be obtained.

f. Send by letter, or personally, to every one full details at least a week before the date of the canvass.

g. At all prayer and preaching services between adoption of the plan and date of canvass let sermon and discussions center upon such subjects as stewardship, articles of faith, giving, discipline, the church covenant, missions, etc.

h. Arrange canvassers in pairs, and distribute names among them according to acquaintance, influence, and friendship, as well as by geographical location. Names may be given to the canvassing pairs at the beginning of the educational campaign, but experience has shown that it is often wise not to announce the results of this pairing and assignment of names until just before the committee starts out on the work. The soldier spirit should prevail.

(2) *The Plan at Work*

a. The day of the canvass the workers dine together when possible. Whether this is done or not, all meet at 1.30 in the church. After prayer the visitation committee are all canvassed by two of the members.

b. Then two by two they go out and see all others to be canvassed, and secure from them a pledge, payable weekly, for both church support and missions.

(3) *The Canvass Itself*

Pray for a spirit of sympathy for our fellow men, that we may approach them in the true spirit of Christ.

A. The Way of Approach

a. The Greeting: cordial, brotherly; opening statement as to purpose of call. Life more than money. Represent the church of Christ.

b. A Boost of Church and Pastor; talk them up. All must love and help. Complaints will most likely follow—if there are any. Have sympathy—don't argue or defend. Pray-pray.

c. State Needs of Church and Kingdom Represented by Budgets. Invite questions. Don't argue, give information. Pray with those who hesitate. You do not want "something." You want the individual's share of church and kingdom needs, according to his prosperity. Occasionally it may be wise to end the call, after prayer, without securing subscription, saying that others will call later.

B. Getting the Result

a. Present pledge-card; one for each member. Family contributions should be divided.

b. Ask for maximum amount; if possible a substantial increase over last year.

c. Do not urge too large a subscription or suggest one too small.

d. Encourage conversation, but not argument. Always pray rather than argue. Too much secrecy as to amount of pledge is unwise, but it may be necessary to yield at this point.

e. Secure pledge signed—leave a copy signed by canvasser. Pray that all canvassers may be led to do the noble generous thing themselves.

C. Taking Leave

a. If no pledge has been secured, in taking leave a short prayer might be helpful. Then state that another committee will call, as the church believes that every one should respond. Be kind, but firm. Be sympathetic but not apologetic.

b. The pledge secured, don't get up hastily and depart. Visit for a few minutes in a cordial, informal way. Then thank members for response—it will help others. Urge prompt weekly payment.

c. When you get up to go, suggest some definite line of work or new interest in church work to the household.

d. Approach constituent non-members from a different standpoint.

e. When all have been seen, the workers return to church and turn in a full report. Those not responding or missed are reassigned, to be called upon before next Sunday morning, at which time a full report is made to the whole church.

f. Non-resident members are written to and a pledge expected from each.

D. Follow-up

a. Push the canvass or visitation until every member has been definitely approached and has responded with a definite pledge for both phases of work represented by the double budget.

b. A systematic follow-up should be inaugurated to establish a healthy function in giving. An all-the-year plan of education concerning stewardship and sacrificial giving should be planned and carried out.

c. Lay church officers should have constant knowledge of those who fail to give regularly. All pledge-cards should have printed upon them this line, " This pledge can be cancelled at any time upon notice to pastor or church treasurer."

d. A personal visit should be made upon the irregular. A dangerous spiritual symptom has manifested itself and needs immediate attention. The cause should be discovered, and a cure sought. Any quite unable to give should receive help from the church.

e. A quarterly statement should be sent to all normal cases. (Use the Boy Scouts, Camp Fire Girls, or the boys and girls in the Bible school.)

f. Final absolute refusal to give should lead to some loving form of discipline which should be corrective and not punitive.

g. The chief elements in all this work must be prayer, time for preparation, and finally persistence.

9. The Unified Church Budget

Current Expense	*Beneficence*
1. Salaries	1. Foreign .....
2. Fuel	2. Women's Foreign.
3. Lights	3. Home .....
4. Taxes	4. Women's Home..
5. Insurance	5. State .....
6. Telephones	6. City .....
7. Interest	7. Education .....
8. Printing	8. Anti-saloon .....
9. Advertising	9. .....
10. Church Calendar.	10. .....
11. Music	11. .....
12. Repairs	12. .....
13. Bible School	13. Miscellaneous ....
14. Women's Union..	14. Ministers Benefit.
15. Young P. Soc....	15. Reserve .....
16. Conventions	
17. Supplies for Edifice	
18. Miscellaneous	
19. Educational Supplies	
20. Reserve Fund....	
21.	
22.	

Explanation. On the current expense side the following items need some explanation:

Number 9 differs from 8 in that this sum is to be used for advertising the church through the newspaper, etc.

Number 13 is the item which represents the total needs of the whole Bible school, and therefore it

includes organized classes, men's brotherhood, picnics, social life, and the Christmas exercises.

Number 14 includes just the expense items which must be incurred by that department and also the allowance for maintaining a good social life in the church. This needs to be an ample item.

Number 16 is a sum of money to pay the expenses of the pastor and others to Conventions and some technical workers' conferences. This is a wise and necessary expense in a modern church.

Number 20 is a sum set apart for emergencies and should be allowed to accumulate when not needed.

Numbers 21 and 22 are meant to cover special items of expense due to denominational affiliation with the units next to the local church, such as Associations, conferences, synods, dioceses, etc.

On the beneficence side note the following:

Number 8 should generally be included in the church beneficence budget rather than be submitted to a special appeal and offering.

Numbers 9 to 12 are meant to cover many things which differ widely with different churches. Such items as Hospital, Orphanage, Old People's Home, Local Missions, etc.

Number 15 is an item of at least ten to fifteen per cent. of the total of all the other items. This is meant to cover the unusual expenses which no one can foresee, but to which the church will desire to contribute as they arise. This does away with a multitude of appeals for small but necessary items.

It is not expected that such a reserve item would cover a centenary fund or a New Era, Pilgrim, or New World Fund of unusually large proportions, but the smaller unforeseen things that must arise, such as a flood in Ohio, a famine in India, etc.

NOTE. The current expense total is not added to the total of the beneficence column, but the two are kept distinct. Together the two phases are a unified budget, just as your respiration is unified, even if you have two lungs by which you perform that function. God intended the two lungs to be kept separate, so he evidently intended to keep distinct the phases of work, for he divided them up when he laid upon his people the great responsibility of saving a world through his Son Jesus.

10. The Every-member Canvass in a Country Church

(This presentation is to take the place of The Every-member Canvass outlined in a previous paragraph because it has been adapted to the needs of a small village or a rural church.)

(1) *First Steps*

a. Select ten or more members to act as canvassers. (Ten per cent. of membership.)

b. Have the church vote a budget for local expense and another for missions. These two budgets should cover all desirable items, thus setting a definite goal before all departments of the church.

c. Select a Sunday two weeks or more in advance as the date upon which every member of church and congregation will be personally asked, by a canvassing committee of two, to make a pledge payable weekly towards both local expense and mission work outside local church. Plan to have all calls made between 10 A. M. and 7 P. M. on Sunday.

d. Such a canvass should be made annually upon a Sunday. All calls being made in that brief time adds to interest and insures success. Once a year all need, and should have, an opportunity to readjust their pledges in the light of changing circumstances. An annual canvass also keeps up the interest of the membership.

(2) *Preparatory Work*

a. As soon as it has been decided to have a canvass, begin at once to make up a list of members and friends to be canvassed. Have each name on separate card with data upon it as to what individual has been giving.

b. Have canvassing committee meet at least once or twice for prayer and a full discussion of whole plan.

c. Send by letter, or personally, to every one full details at least a week before date of canvass so that no one shall be unprepared or be absent from home when canvassers call.

d. At all prayer and preaching services between adoption of plan and date of canvass let sermon and

discussions center upon such subjects as stewardship, giving, the church covenant, missions, etc.

e. Arrange canvassing committee in pairs, and distribute names among them according to acquaintance, influence, and friendship rather than by geographical location.

(3) *The Plan at Work*

a. On Sunday of canvass the committee meets at 9:30 A. M. After prayer, the canvassing committee are all canvassed by two of the members. When they have made a pledge both to church support and missions, they are able effectively to work with others to secure a similar pledge. To go out without first pledging themselves would invite failure because they could not honestly commend the plan to others.

b. In pairs they go out and see all others to be canvassed and secure from them a pledge payable weekly, for both church support and missions.

c. When all have been seen, the workers return to church and turn in a full report. Reports are all tabulated, and summary is given to church at night. Those not responding or missed are reassigned to be called upon before next Sunday morning, at which time a full report is made to the whole church.

d. Non-resident members are written to and a pledge expected from each.

e. To secure a pledge from resident or non-resident member is not sufficient. When payments are

not made promptly the committee should follow up the matter in a kindly way and encourage those pledging to pay regularly.

f. Funds should be equitably distributed and forwarded monthly or quarterly.

11. Coaching the Canvassers

It is absolutely essential to the success of the Every-member Canvass that it be preceded by careful preparation. The people need to be prepared through sermons, prayer-meetings, study circles, discussion groups, and the distribution of suitable literature. The canvassers need special preparation. They should meet a number of times. The following brief notes are offered for the person or persons responsible for leadership in this preparatory work with the canvassers. In order to keep this essential phase of preparation in complete form for use in coaching the canvassers, some repetition of material has been purposely made.

(1) *The First Things*

Begin with a season of intercessory prayer.

A. The Impulse Behind the Canvass

a. Begun, continued, and ended in prayer.

b. Must not go into this work alone. God must be in it all.

c. Primarily you go out after life, not money. Get life, and you will get money.

d. Object is to bring the church-members into right relations with God so that the church will come up as nearly as possible to one hundred per cent. of efficiency. Every member being, doing, giving something worth while.

e. A united local church is sought. Divisive elements must be eliminated, if possible.

f. A standard of church living must be promulgated and lived up to. Basis found in New Testament and the church covenant or discipline.

B. The Place of Giving in Life of the Christian and Church-member Must Be Made Plain to Every One Concerned

a. We pray of course. We must give as a matter of course.

b. Giving, like prayer, is a function of the soul. Apostle speaks of it as the "grace" of giving. If not exercised it is lost. Other and related functions affected. Spiritual life becomes sluggish when giving is neglected.

c. Bible says a great deal about giving. The apostle suggests the plan "On the first day of the week, let each one of you lay by him in store as God has prospered you."

d. Church covenant or discipline obligates us to give.

e. We have a stewardship of time-energy-money. Failure to administer it keeps fifty per cent. of church-membership in non-effective column.

Before prayer service that closes session give a chance for frank questions.

Have many short prayers during the meeting and to close the session.

(2) *The Plan*

Begin with a season of prayer-thanksgiving for victory claimed by faith.

Understanding all of the plan of the Every-member Canvass.

a. It is to be a church enterprise, with the authority of the whole local church back of it.

b. The plan is to include:

(a) Two treasurers, one for church expense, one for beneficence fund.

(b) Weekly envelope with double-pocket-envelope system.

(c) Two definite budgets—all items in them thoroughly understood. One for church expense, one for beneficence.

(d) The "Lord's Seventy" for this canvassing ministry to be appointed by vote of the church or by a special committee appointed definitely for this work.

(e) Canvassers prepared in conferences. Church prepared in every possible way to receive them. A thorough understanding of all items in the budgets, with special study of the work of the missionary societies.

(f) A definite Sunday fixed for canvass.

(g) Utmost publicity in intervening weeks.

(h) Pledge-cards, envelopes, names ready.

(i) On Sunday of canvass the committee to do the work of canvassing is called forward and consecrated by public prayer.

(j) Two by two they spend Sunday afternoon calling on their list of members.

(k) Canvassers return not later than 7 P. M., and make preliminary report, which is given at evening church service. Also experiences are narrated if wise.

(l) Canvassers meet after evening service to readjust list of those missed or refusing to subscribe.

(m) Final report made on or before next Sunday morning.

(n) A good follow-up plan to be operated.

Close with a prayer service.

God will bless this plan. It will succeed, and God will use us to make it succeed. That I may not fail, I will not fail.

(3) *The Canvass*

Pray for a spirit of sympathy for fellow men, that we may love them in the true spirit of Christ. Thanksgiving for victory.

A. The Way of Approach

a. The Greeting: cordial, brotherly. Opening statement as to purpose of call. Life more than money. Represent the church of Christ. Expecta-

tion of favorable response. "We are all going to respond."

b. A Boost for Church and Pastor. Talk them up. All must love and help. Complaints will most likely follow—if there are any. Have sympathy—don't argue or defend. Pray. Pray.

c. State needs of church and kingdom represented by budgets. Invite questions. Don't argue, give information. Pray with those who hesitate. You do not want "something." You want the individual's share of church and kingdom needs, according to his prosperity.

Occasionally it may be wise to end the call after prayer, without seeking a subscription, saying that others will call later.

B. Getting the Result

a. Present pledge-card. One for each member. Family contribution should be divided.

b. Ask for maximum amount.

Gave last year to:

Church
Woman's Society
Sunday school

c. Do not urge too large a subscription or suggest one too small.

d. Encourage conversation, but not argument.

Always pray, rather than argue.

Too much secrecy as to amount of pledge unwise, but it may be necessary to yield at this point.

e. Secure pledge signed, leave copy signed by canvasser.

Pray that all canvassers may be led first to do the noble, generous thing themselves.

(4) *The Last Things*

Prayer that love, sympathy, fellowship may rule. Prayer of thanksgiving for the victory.

a. Taking Leave.

(a) If no pledge has been secured have prayer, not always necessary to kneel. Then state that another committee will call, as the church believes that every one should respond.

Be kind, but firm. Be sympathetic, but not apologetic.

(b) The pledge secured, do not get up hastily and depart. Visit for a few minutes in a cordial, informal way. Then thank member for response—it will help others. Urge prompt weekly payment.

(c) When you get up to go, suggest some definite line of work or new interest in church work to the household.

(d) Approach non-members from different standpoint.

(5) *Follow-up Work*

a. Make note of special circumstances found in any home or individual. Follow it up or report to chairman of committee.

b. You will be expected to keep track of your

list for whole year. Financial secretary will report to you monthly or quarterly. A failure to make payments means something. Your job is to find out what it means.

c. Non-resident members are dealt with systematically.

Pray that you may be a real helper in bringing in all members to make an adequate response.

12. The Importance of the Cause

The cause for which the money is to be used is of prime importance during the process of producing the needed funds.

The relation of the cause for which the money is to be used to the steward's life must be clearly defined in all the education and promotion that precedes the canvass. Even stewards of the Lord will not long continue to give money to a cause about which they know little or nothing.

Perhaps failure to understand the purposes and powers of the local church is one reason why it has been so difficult to finance it in the past. Often a little group of men have made up the budget of the church and then have failed to make it public, and the church-members have come to feel that their money was going into a dark hole. After a while they gave more and more to things outside about which they had the facts, and consequently the church secured less and less.

Wide publicity must be given the cause for which

money is being sought. Intensive education must precede a money campaign, or else it will not really succeed.

One of the best occasions to present a cause and begin the educational and promotion features of the campaign is at the Sunday morning hour of worship. "Not spiritual, and should not be allowed" did I hear some one assert? My reply would be that if it is part of the Lord's cause and concerns the money entrusted to the stewards of our Lord, then it is one of the most spiritual concerns in the life of a believer and the church.

A believer's money is not a thing, it is part of his life.

It is always wise to have most of the education and promotion done some time before the actual subscriptions are secured; this will give the Lord's steward the opportunity to make participation a matter of prayer and study. It is a serious matter to separate a believer from part of his life, and therefore spiritual powers should be used to complete the process.

13. Dangers to be Avoided

In connection with an Every-member Canvass there are some things that should be carefully avoided. Many of them are spoken of elsewhere, but here it is wise to bring them all together that their combined weight may make a greater impression. The following things must be avoided:

(1) A grab for money.

(2) Reliance upon money-making devices to make up deficits.

(3) Money-raising by groups in the church, because this enables individuals to avoid subscribing, to avoid personal responsibility as a steward of God.

(4) An incomplete budget, thus making necessary money-raising by a department, such as the Sunday school.

(5) Pre-campaign canvass by some impatient people who want to "get the thing over with."

(6) Allowing people of small giving capacity to canvass people of great money capacity.

(7) A lack of facts concerning items in budget.

(8) An imperfect plan for reaching every member of the church.

(9) A week-kneed lay leader.

(10) Per capita distribution; such a distribution is very unwise.

(11) One member of a family giving for the household.

(12) Quitting canvass when only half the people have been seen, because the money needs have been secured.

(13) An unjust ratio between the current expense and mission parts of the budget. Neither must prosper at the expense of the other.

(14) A few giving largely and the many avoiding responsibility, because it is known that "a few

will take care of any deficits that occur, they have always done so."

(15) Use of the mails to avoid personal work.

(16) Failure to connect attendance upon church services, work, and giving in the life of the church.

(17) A divisive element in the church that subordinates the whole to a part, such as a department like the Bible school or the women's society.

(18) Actual work of visitation spread over too long a period.

(19) Badly balanced pairs of canvassers, such as man and woman together; too much age or youth; failure to train canvassers.

(20) Fear that proper emphasis upon giving will create difficulty.

14. Women's Place in the Plan

In the financial plan of the local church the women must have a place. They are masters of detail, and the church will not be properly financed without attention being given to the details of whatever plan is to be used. Church finance is largely a spiritual concern, and the women possess the spiritual qualifications that will make them of great help throughout the whole task. For many years men church officials have attempted to finance the enterprise, and it has been generally the worst financed organization existing. With the women enlisted in the service, it ought to show improvement, but it could not make any worse showing than in the past.

Finally, the church of Jesus Christ is a democracy, and sex has no place when service is demanded. Love for the Lord, willingness to serve, and capacity for service are the great requirements, so in the future women must be given a real share in the financial work of the local church.

15. Distributing the Reserve Funds

The reserve funds, both on the current expense and the beneficence side of the united budget, are for the purpose of avoiding constant calls upon the people for things which cannot be foreseen but which are a reasonable expectation from the congregation.

Several years ago, a church constituted such a reserve fund in the sum of three hundred and fifty dollars for current expense. It was not used the first year, so it remained in the bank. At the close of the second year a storm caused damage to the building to the extent of six hundred and fifty dollars. The next Lord's day morning the pastor stated the case and said, "The trustees have let a contract for the needed repairs, and the money is on hand to pay the bill."

During the Ohio flood some years ago a church received a telegram from the stricken area asking for help. The committee considered the appeal and at the next morning service reported to the church as follows: "Our beneficence reserve fund contains $——. We have received an appeal from Ohio for

17294

help. We therefore recommend that four hundred dollars be appropriated to help the Ohio flood sufferers." The pastor then gave further information to the people, and a vote was taken to follow the recommendation of the committee. Then the pastor said: "If any one desires to add a personal thank-offering to the amount appropriated, you will find blank envelopes in the pews. Put your name, address, and amount given on the envelope, enclose the money, and your gift will be added to the amount we have just appropriated." Such a plan finances the church and does not allow a constant stream of begging appeals to be made to the people. At the same time it gives every one a real chance to be a good steward of the Lord.

CHAPTER V

SOME MECHANICAL PROCESSES

1. Mechanical Perfection
2. Expenses of a Financial Canvass
3. Weekly Payments
4. Arrears on Pledges
5. Unpaid Pledges
6. Names Distributed for Canvass
   (1) Wall Chart.
7. The Master List
8. Every-member Canvass Notice
9. The King's Business
10. Report of Every-member Canvass
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12. The Survey Preceding a Financial Canvass
    (1) Rural Church
    (2) Town Church
    (3) Family Church
    (4) City Church
    (5) Large Institutional Church
13. Information Card
    (1) Member's Participation Record
    (2) Member's Participation Record
14. A Follow-up Illustrated
15. Quarterly Statement and Receipt
16. Subscriber's Statement
17. Report Blank
18. Quarterly Statement

19. Stewardship Enlistment Blank
20. Pledge-card
21. Agreement-card
22. A Pledge-card
23. A Community Canvass
24. A Triple Canvass

1. Mechanical Perfection

Every now and again a church comes to light which has dammed up the tide of spiritual giving by a piece of perfect mechanism. Such a church says, "Give to the regular budgets, and we will *pledge you* that no further requests for money will be made during the year." The door must *always* be left open to call upon Christ's people for an offering of love to meet some unusual situation. The meals you remember longest were not the regular ones, but the dinner-parties when you outdid yourself in partaking of your share. But no one in his senses would want to go to a constant round of dinner-parties. Appreciation lies in the fact that the party was the exception and not the rule.

We must maintain the regular proportionate giving in every Christian life, and then when the occasion requires we must have an open door through which we can go to a giving-party. On the other hand, constant or indiscriminate appeals for money at many services or outside of the formal services will in the end injure the giving life and make it disorderly.

Any good plan that will provide for exceptional situations will be of help to the average local church, provided the plan allows for that measure of adaptation or elasticity that is normal in every workable plan. Rigidity that does not allow for some friction is disastrous.

2. Expenses of a Financial Canvass

Unwise economy has spoiled many a church campaign. But unwise extravagance would be equally fatal. The church must not be afraid to spend what money is needed in order to do a first-class piece of work. Cheap printing is a loss and will not help the campaign. Have good printed matter; do not be foolishly extravagant, but be wise enough to put good money into good materials. Do not skimp if extra help is needed to make out the master-list or to compile the data for the membership roll. If volunteer helpers are not in sight, employ competent help to do the work; it will be money well spent. The church must learn that, if it would get money, some wise expenditures must be planned.

3. Weekly Payments

The best plan for financing a church is on a weekly basis. Notice that the word is spelled *weekly* and not *weakly*. The word of God shows that such a periodic plan was used in apostolic days. The average person is paid by the week. The weekly plan enables even a child whose capacity is

but a penny a week to participate in financing the gospel enterprise. It enables people of small means to give more than would be the case if they gave less frequently. Weekly giving is educational in its effect upon the life because it constantly suggests that giving of substance confirms the previous gift of oneself. It enables the church to meet promptly its obligations and to maintain a good name in the community. The double-pocket weekly envelope should be used for the collection of the pledges, and every individual should have a numbered set and be urged to use them with great regularity.

4. Arrears on Pledges

To get into debt on a pledge to the Lord has some very serious dangers. The story of such a case is frequently as follows: A failure to pay weekly results in several dollars being owed to the Lord. Then comes a businesslike quarterly statement from the church asking the member to pay up to date. The money to pay is not in hand. The member has an uncomfortable feeling and is inclined to stay away from worship. More arrearages follow because of absence from church; a larger debt piles up, and finally the individual may quit the house of God and be lost to the church. An immediate follow-up carried out in a brotherly or sisterly way will avoid the loss of many members. In many churches the reason for such a loss of members is not yet really understood.

5. Unpaid Pledges

Pledges should not be allowed to fall far behind without some loving brotherly follow-up being instituted by the financial officers. If an envelope does not appear for two successive weeks, then a personal inquiry by the treasurer, the financial secretary or some other responsible party will develop one of several reasons—absence from town, sickness, a miffed soul, a lost job, or else an occasional case of carelessness. A wise inquiry elicits the fact and an immediate remedy is applied. It means work, but it means spiritual health for both individual and church. Cases needing the attention of the pastor are indicated to him as quickly as possible, but the lay officers handle most of these cases without referring them to the minister.

6. Names Distributed for Canvass

Out of wide experience has come positive knowledge that it is not a wise practise to distribute the list of names to be canvassed upon a geographic basis. It is true that such distribution will save time and energy on the first day of the canvass, but it adds to the difficulties of the completed task.

For illustration, a group of people living within four city blocks have been assigned to team six. Team six is made up of two fine young men who are making their start in life upon a small income.

Their list, however, contains the name of a rich but stingy man. The canvassers secure with apparent ease a pledge of one dollar a week for current expense, but nothing for the beneficence budget. It is apparent that some of the weighty, experienced people should have been assigned to see the stingy rich man, for the above result produced by the team spells failure for man and church, yet it seemed a good result to the young men.

It is wise to keep geography in mind when names are distributed to the canvassers, but it must not bind the distribution of names.

In some cases a pair of canvassers have been given only four names, but to reach these four people they were obliged to cover the geography of a widely distributed city. But the results justified the means. To save trouble during a financial canvass, we often lose our objective. We must undertake to do the task in the largest way, no matter what trouble is occasioned for ourselves or our associates.

A carefully selected committee should pair the canvassers, and then distribute to them the names of all who are to be visited. The use of a wall chart like the one shown here is a great help in the later work of checking up.

Use a very large piece of wrapping-paper. Rule it as shown here, but be sure to have the squares large enough to write in changes that will occur when names must be reassigned. This chart will

often save the situation because canvassing teams have been known not only to lose a name-card but to lose their whole set of cards.

WALL CHART

Team No. 1 Brown and Smith	No. 2	No. 3	No. 4	No. 5
No. 6	No. 7	No. 8	No. 9	No. 10

Such a chart has been used for one hundred and forty pairs of canvassers and seventeen hundred and sixty names.

7. The Master-list

Every local church should have an up-to-date card-list of all its members and constituency. On the cards should be at least the following information: name, address; individual income or part of a family income; subscriber to current expense and to missions; does not give at all of record. Where it is possible, the cards should contain also a record of last subscription and an indication of the amount the church officers believe to be a reasonable expectation from that individual.

To make up such a list is a long, painstaking task, but it is worth all the trouble it takes. Without such a list the financial estimates are mere guesswork, but when such a list has been completed from the treasurer's books and from the knowledge of a wise group of church leaders, the organization can proceed with its financial plans with some degree of accuracy. The financial future of the church then depends upon the spiritual dynamic of the organization.

8. Every-member Canvass Notice

A card like this is sent to every member about two weeks before the canvass is appointed to be begun.

THE TEMPLE

ATTENTION:

Every-member Visitation, Sunday Afternoon, September 23.

This is an effort to secure from every member a THREEFOLD participation in the life of the Church.

FIRST—Participation in the immediate life of the Church:

Sunday Morning Worship
Sunday Evening Worship and Evangelism
Sunday Morning Prayer-meeting
Bible School. Children's Church
Young People's Societies. Temple Chorus
Friday Night Prayer-meeting
Women's Missionary Society. Camp-fire Girls
Red Cross Auxiliary
Ladies' Aid Society. Hospital Aids
Temple Guard or Boy Scouts
Ushers' Association. Temple Glee Club

SECOND—Some personal effort to reach some one else on behalf of the Church and the Kingdom:

Participation in Sunday Evening Evangelistic Service
Brotherhood Mission. Personal Work.

THIRD—The fulfilment on the part of each member of the Church of his Covenant Obligation and the Will of God to the best of his ability; time, energy, and money to be given to Him.

.....*Pastor,*
.....*Assist. Pastor,*
.....*Chairman Board of Deacons.*

"Every Member Doing His Best"

9. The King's Business

✠

Efficient—Spiritual—Loyal
..... Church

I bear the name of Christian: I will be loyal: I will be efficient, spiritual. I will help our Church to be loyal, efficient, spiritual, as a Christian should.

FOR THE YEAR 1921

I SHALL STRIVE TO

Read my Bible daily.
Attend Sunday services as regularly as possible.
Attend Prayer-meeting regularly.
Attend Sunday school weekly.
Influence others toward Christ and the Church.

I AGREE TO CONTRIBUTE WEEKLY

For Current Expenses.
For Beneficence and Missions.

Two members of the Spiritual Efficiency Committee hope to call on you Sunday, December 31, between 1.30 and 6.00, to confer with you and to receive your expression of interest which you will make in Jesus' Name.

.....*Chairman of Committee,*
.....*Pastor.*

Kindly read this card thoughtfully.
Make up your mind to participate as fully as your circumstances will allow.

A card like this reaches every member a week before the canvass.

10. Report of Every-member Canvass

NOTE. This is a copy of a letter sent out by a pastor to all non-resident members following an Every-member Canvass.

MY DEAR BROTHER: The results of our every-member visitation are beyond the fondest hope of any member of this church. Financially, we added $1,500 per year to the current expense income and $750 to missions. People have taken hold of the double-pocket envelope in a wonderful way. The offering last Sunday for missions was $197, for current expenses $350. It is a surprise to everybody the way money is coming in. We had 95 at prayer-meeting last night. The church was crowded at the communion service last Sunday morning. At night the auditorium was more than full and the lecture-room partly filled. I baptize nine next Sunday evening. I am working on my tenth today, and I have just had a message from him that he has surrendered. He is the chief of police in the city. I am to see him in the morning to tell him what he must do to enter the church. I meet him at his office in the city hall at 10.30 a. m. Our people never enjoyed work like the every-member visitation. We carried out the plan to the letter—dinner, supper, etc. It rained furiously all day, but 52 visitors out of 60 were on hand for duty. On account of the epidemic we did not pull it off until November 24. No church ever had better results. Our people have had a genuine awakening. Love to you.

Fraternally yours,

11. Transferring a Member

Every member moving from one church to another should be helped to start in the new relation on as high a plane as possible. The letter of

transfer should tell the truth about the individual so that a proper start can be made and help given when it is most needed.

Recently many churches have had financial campaigns and the pledge obtained covers a term of years. The usual method is to attach the pledge-card signed by the individual to the letter of transfer granted by the church and send them both to the pastor of the church which the member has indicated he intends to join.

Before a letter of transfer is issued, arrearages should either be paid up or some businesslike but considerate arrangement made so that a bad debt is not left behind to mar the going of the individual.

12. The Survey Preceding a Financial Canvass

Before any financial canvass is started, it is practically essential to understand the spiritual and financial conditions which exist in the organization. These conditions are revealed conclusively by such a survey as is shown in the tables which follow. With such a survey in hand no church-member can charge the officials with guessing, as the facts are a matter of record and are used for educational purposes in the preliminary work of the campaign.

Notice the attendance records of the four sample surveys shown here. They are average cases and were not picked out for some special reason.

The attendance at the morning service of worship is of prime importance. In a great many cases the subscribers of record will be within ten per cent. of the average number attending the morning hour of worship. Next in importance is the Bible school enrolment and average attendance. As that goes up or down in its comparative relation to the church-membership, so go the power and the possibilities of the local church.

It is also of great value to study the number of contributors who are giving the small subscriptions of five and ten cents. A short while ago a survey showed that half of the subscribers of record gave ten cents or less, and many of them were adults earning regular money.

The more the survey is studied, the more it tells the leaders of the organization where the weak spots in the spiritual life and financing are to be found. The educational campaign may then be aimed at the weak spots.

(1) RURAL CHURCH

SURVEY PRECEDING FINANCIAL CANVASS

190 Members on roll; represents about 61 families with an average income above $1,000 per annum; one fairly well-to-do family included.
162 Resident members.
100 About average morning congregation. (Estimate; is probably about 80.)
50 About average evening congregation. (Estimate; is probably about 40.)
12 About average prayer-meeting attendance.

154 Enrolled in Sunday school.
103 Average attendance.
$1,240 Current expense budget.
$215 Beneficence or mission budget.
81 Individual subscribers to current expense; represents 95 members because of subscriptions by husbands for family.
41 Individual subscribers to beneficence or missions.

Current Expense Subscriptions Tabulated on Weekly Basis

Number	Amt. per week	Total
1	$2.00	$2.00
2	1.00	2.00
3	.75	2.25
6	.50	3.00
2	.40	.80
2	.35	.70
10	.25	2.50
15	.15	2.25
31	.05	1.55
9	.01	.09
81 members sub. per week.....		$17.14
Loose offerings average a week		.95
Total.....		$18.09 weekly
Total.....		$940.68 a year

Beneficence Budget Subscriptions Tabulated on Weekly Basis

Number	Amt. per week	Total
1	$ .40	$ .40
3	.25	.75
2	.20	.40
3	.15	.45
9	.10	.90
23	.05	1.15
Total 41		$4.05 weekly
		$210.60 a year

An attempt at an every-member canvass had been made, but had not been completed when this tabulation was made.

NOTE. It was afterward completed with the result that 122 members subscribed to current expenses $1,319 and 92 members subscribed $336.40 for beneficences. This was raised a year later to $1,400.

Deficit in current expense fund is met by two chicken-pie suppers and an annual fair and some socials.

(2) TOWN CHURCH

416 Members on roll.

325 Resident members.

150 Average morning congregation.

100 Average evening congregation.

39 Average prayer-meeting attendance.

350 Enrolled in the Sunday school.

175 Average attendance in the Sunday school.

$3,400 Current expense budget.

$650 Missionary budget.

149 Individual subscribers to current expense.

119 Individual subscribers to missions.

NOTE. A canvass increased the number giving to current expense to 237 and the beneficence giving totaled $40.21 a week contributed by 241 people.

Current Expense Subscriptions Tabulated on Weekly Basis

Number	Amt. per week	Total
1	$5.00	$5.00
1	3.00	3.00
1	2.50	2.50
1	2.00	2.00
1	1.50	1.50
6	1.00	6.00
2	.80	1.60
2	.75	1.50
1	.65	.65
1	.60	.60
6	.50	3.00
1	.40	.40
6	.35	2.10
3	.30	.90
18	.25	4.50
9	.20	1.80
13	.15	1.95
37	.10	3.70
1	.07	.07
34	.05	1.70
4	.03	.12
149		$44.59
	Loose collections.....	6.00
	Total	$50.59

Beneficence Tabulated on Weekly Basis

Number	Amt. per week	Total
1	$1.00	$1.00
2	.50	1.00
1	.30	.30
14	.25	3.50
5	.20	1.00
4	.15	.60
35	.10	3.50
51	.05	2.55
1	.03	.03
6	.02	.12
1	.01	.01
121		$13.61

Largest contributor not a member.

Deficit raised each year by special collections and a fair at Christmas time.

Follow-up work not done.

(3) *FAMILY CHURCH*

619 Members on roll, represents 322 families with average income of about $1,800 per year.

594 Resident members.

250 Average morning congregation.

100 Average evening congregation.

45 Average prayer-meeting attendance.

510 Enrolled in Sunday school (3 schools).

335 Average attendance in Sunday school.

$5,717 Current expense budget.

$2,315 Beneficence and mission budget.

212 Individual subscribers to current expense; represents 350 members.

157 Individual subscribers to missions expense; represents 250 members.

NOTE. A deficit had been an annual occurrence for ten years and was usually met by a small group of well-to-do members.

Current Expense Subscriptions

Number	Amt. per week	Total
1	$ .02	$ .02
8	.03	.24
1	.04	.04
24	.05	1.20
9	.06	.54
2	.07	.14
30	.10	3.00
11	.11	1.21
14	.15	2.10
3	.16	.48
20	.20	4.00
10	.23	2.30
16	.25	4.00
3	.30	.90
6	.35	2.10
6	.40	2.40
7	.50	3.50
4	.55	2.20
1	.60	.60
2	.65	1.30
3	.70	2.10
6	.75	4.50
2	.86	1.72
2	.96	1.92
5	1.00	5.00
4	1.25	5.00
2	1.40	2.80
3	1.50	4.50
2	1.75	3.50
2	2.00	4.00
1	2.75	2.75
1	5.50	5.50
1	7.50	7.50
212		$83.06
	Loose collection.....	4.00
		$87.06
	Annual.....	$4,527.12

Missions Subscriptions

Number	Amt. per week	Total
4	$ .01	$ .04
16	.02	.32
2	.03	.06
12	.04	.48
26	.05	1.30
10	.06	.60
3	.07	.21
23	.10	2.30
8	.11	.88
1	.12	.12
10	.15	1.50
4	.20	.80
19	.25	4.75
1	.30	.30
2	.35	.70
4	.50	2.00
1	.60	.60
3	.75	2.25
1	.90	.90
1	.96	.96
1	1.00	1.00
2	1.25	2.50
1	1.35	1.35
1	1.75	1.75
1	2.50	2.50
157		$30.17

Annual $1,568.84

NOTE.—A canvass produced about $6,000 for current expenses and more than $5,000 per annum for beneficence.

(4) *CITY CHURCH*

835 Members on the roll.
750 Resident members.
400 Average attendance at morning service the year around.
100 Average attendance at evening or vesper service.
75 At midweek prayer service.
925 Enrolled in Sunday school, including home department and cradle roll.
330 Average attendance at Sunday school.
$17,085 Current expense budget, 1920-21.
$24,000 Budget for missions, 1920-21.

Number	Amt. per week	Total
3	$ .05	$ .15
19	.10	1.90
18	.15	2.70
8	.20	1.60
38	.25	9.50
6	.30	1.80
12	.35	4.20
4	.40	1.60
55	.50	27.50
3	.60	1.80
1	.70	.70
10	.75	7.50
3	.80	2.40
39	1.00	39.00
1	1.15	1.15
3	1.25	3.75
2	1.40	2.80
8	1.50	12.00
1	1.60	1.60
1	1.75	1.75
1	1.85	1.85
10	2.00	20.00

Number	Amt. per week	Total
1	$2.30	$2.30
4	2.50	10.00
5	3.00	15.00
1	3.50	3.50
3	3.85	11.55
1	4.00	4.00
4	5.00	20.00
2	6.00	12.00
1	7.00	7.00
1	10.00	10.00
269		$242.60

These subscriptions cover pledges for 295 people, as some are made for several persons. Current expense budget is not fully raised.

Pledges to the beneficence budget amount to over $103,000, which covers a four-year period.

(5) *LARGE INSTITUTIONAL CHURCH*

2,584 Members on the roll.
2,134 Resident members.
750 Average morning congregation.
400 Average evening congregation.
150 Average for year attendance at midweek prayer-meetings.
1,704 Enrolled in the Sunday schools.
1,225 Average attendance for the year in Sunday school.
$30,000 Current expense budget.
$50,000 Mission budget.
886 Subscribers to current expense; this covers 1063 members because of members of families represented.
956 Subscribers to missions; 100 of these are not members of the church but gave in our special campaign for missions which was made to cover the next four years.

Current Expense Subscriptions on Weekly Basis

No.	Amt. per week	Total
3	$10.00	$30.00
1	8.00	8.00
1	6.00	6.00
1	5.00	5.00
4	4.00	16.00
1	3.85	3.85
1	3.75	3.75
1	3.50	3.50
1	3.00	3.00
5	2.50	12.50
2	2.25	4.50
19	2.00	38.00
1	1.80	1.80
1	1.75	1.75
20	1.50	30.00
12	1.25	15.00
1	1.30	1.30
86	1.00	86.00
4	.80	3.20
2	.90	1.80
2	.85	1.70
68	.75	51.00
1	.70	.70
2	.65	.65
9	.60	5.40
115	.50	57.50
1	.45	.45
14	.40	5.60
31	.35	10.85
8	.30	2.40
172	.25	44.00
4	.20	.80
109	.15	16.35

Subscriptions for Missions on Weekly Basis

No.	Amt. per week	Total
1	$57.70	$57.70
1	24.00	24.00
1	12.00	12.00
1	11.50	11.50
2	10.00	20.00
1	9.75	9.75
1	9.60	9.60
2	8.00	16.00
1	7.80	7.80
1	7.50	7.50
1	6.25	6.25
1	6.00	6.00
6	5.00	30.00
1	4.25	4.25
3	4.00	12.00
3	3.85	11.55
2	3.75	7.50
2	3.50	7.00
1	3.38	3.38
1	3.12	3.12
10	3.00	30.00
15	2.50	37.50
1	2.60	2.60
1	2.45	2.45
1	2.25	2.25
42	2.00	84.00
1	2.10	2.10
1	1.85	1.85
6	1.75	10.50
1	1.65	1.65
11	1.50	16.50
27	1.25	33.75
1	1.15	1.15

No.	Amt. per week	Total
106	.10	$10.60
71	.05	3.55
1	.03	.03
3	.02	.06
1	.01	.01
1	1.20	1.20
886	Weekly	$532.35
	Loose collection (about)	40.00
	Total weekly ..	$572.35

No.	Amt. per week	Total
1	1.10	$1.10
76	1.00	76.00
5	.80	4.00
26	.75	19.50
3	.70	2.10
1	.65	.65
9	.60	5.40
4	.55	2.20
128	.50	64.00
1	.45	.45
14	.40	5.60
8	.39	3.12
3	.36	1.08
7	.35	2.45
11	.30	3.30
155	.25	38.75
36	.20	7.20
29	.15	4.35
109	.10	10.90
72	.05	3.60
1	.07	.07
1	.06	.06
2	.02	.04
1	.01	.01
854	Weekly	$793.68
102	Non-members, but giving.	
956		

These figures are as nearly correct as we could make them.

Our $30,000 expense budget is made up by the addition of a $1,200 item which comes to the church from a piece of property.

This church now has a thoroughly unified financial system with a double treasury. The current expense treasurer receives all monies which are given for any current expense objectives from every part of the church. Each department has a well-planned amount in the church budget, and the responsible officer of a department o. k.'s all bills and then hands them to the church treasurer who pays them promptly. Missionary funds are handled in a similar manner by the missionary treasurer of the church.

13. Information Cards

Two sample information-cards to be used by canvassers are shown here. These particular forms are not recommended above others that may be in use elsewhere. Any card must meet the necessities of the local situation.

The cards should be preserved from year to year and should be of increasing value because notations are placed upon them showing what is happening to the giving life of the individual. One church has accumulated on such cards information covering seven years of decided growth—a record which is now of great interest and value.

The individual card is not public property but is for the use of the canvassers and the financial officers of the church. If the member is transferred, the card might well be sent to the new pastor with the letter of transfer. When using the card during a canvass it is not the custom to show it to the

person whom it concerns. There should be a card for every individual.

One of the most important items on the card when it is finally turned over to the canvassers is a notation in colored pencil of what is considered a reasonable expectation of the amount to be subscribed by the individual. This is not an assessment, nor is it intended to take the place of an assessment. An assessment is unscriptural and in the long run fails of its purpose. But the amount noted serves as a guide to the canvassers and should not be mentioned during the visit.

(1) *MEMBER'S PARTICIPATION RECORD*

For Use Only By Canvassers' Team No.——

(Not to be shown to person canvassed.)

Name.....

Address.....

PARTICIPATION RECORD

A. M. Service.....	P. M. Service
Prayer-meeting	Other Activities
Ch. S. S.	S. S. Missions
Women's Union	Y. P.
Gives	Gives Irregularly
Not Giving	

PLEDGE SECURED INCREASE PLEDGE-CARD LEFT

(2) *MEMBER'S PARTICIPATION RECORD*

FOR USE OF THE CANVASSERS ONLY

"Every Member Doing His Best"

Name .....

Address .....

Record of Individuals to be Canvassed

Attends

☐ A. M. Service ☐ Y. P.

☐ S. S. ☐ Prayer-meeting

☐ P. M. Service ☐ Other Activities

☐ Gives ☐ Not Giving

Expectation C. Exp. $.... $.... Missions

14. A Follow-up Illustrated

An Every-member Canvass had been put through a large church with the result that amongst the list of new subscribers were found the Brown family with three pledges, one each for Brown, his wife, and his daughter. For five weeks the envelopes came in promptly, then for four successive weeks the envelopes failed to show up. Just then the writer returned to do some follow-up work, and the local pastor inquired what was the practise in meeting such a condition as was presented by the Brown case. "What do you know about the

family?" "Why," said the pastor, "I have over 900 members and cannot keep track of them all." "No, but in this case, do you happen to know about the family?" "Well," he said, "Brown works in the iron-mill and on a small wage of thirteen dollars a week maintains a decent little home. They all joined the church about two years ago." "Then let me suggest that you go and see if something has not gone wrong." So the pastor went off to call on the Brown family. He came back an hour later and said: "I was awfully glad you suggested my going out to the Browns. When I knocked at the cottage door Mrs. Brown answered and when she saw me she said, 'Oh, I am *so* glad you have come.' I was going to ask her," continued the pastor, "why she was *so* glad to see me, for while my members are glad to have me call, they are not *so* glad; but before I could speak the words Mrs. Brown said, 'You know my husband was hurt in the iron-mill four weeks ago and has been in bed ever since.' I did not know it [said the pastor], so I told her she should have sent me word. Then I went up and ministered to Brown. Now what would you do in such a case?" The response was a question. "What would be your normal process in such a case?" "Well, said the pastor, "at the end of the quarter a financial statement is sent to every subscriber, and those in arrears are asked to pay up as promptly as possible." "Now," said the visitor, "I will tell you what has proved the most helpful

follow-up in such cases. There is always a reason for non-payment, so every case should be followed up by the lay officers and the canvassing committee. Ask the two men who canvassed Brown and his family to call as soon as possible. Tell them this: 'You fellows give Brown ten good minutes of a man's view-point of things on the outside of the world, then minister to his soul by some real intercession with God, and then as you get up off your knees say to him: 'Oh, Brown, you remember those pledges you made on the day of the Every-member Canvass. Well, you and your family made prompt payment as long as things went well, and we represent the church in saying that you do not owe anything as the rest of us are taking care of things, till you get on your feet again.'" Outside the sick-room door have them say to Mrs. Brown, 'We are your Christian brethren down at the church, and with all the family income cut off and extra expense on account of your husband's injury it would be a joy to help you, so tell us what we can do.'" (Do I hear some one say "charity"? No, it is love, Christian love. As well call it "charity" when a blood-brother helps his sister.) It was done as the visitor had outlined, and some weeks later the pastor described what had resulted: "The men did just what you suggested and had a good time. While I was at breakfast the next morning the door-bell rang, and when the door was opened there stood Mrs. Brown. She would not

come in, but she wanted to tell me that two of the church men had called the evening before. Then describing the call as outlined by the visitor she said: 'After I had ushered them out I went back up-stairs to fix up my husband, and when I entered his room he said, "Well, after all, wife, down at the church they do love a fellow some, don't they?'" When he was able to go out some weeks later his first trip was to a church service, and when he went back to work the three envelopes began again to come in with unceasing regularity." The quarterly statement is a good business detail whenever the church remembers that primarily it is their duty to minister to life and not just to collect money from lives.

In some churches a quarterly statement sent to every normal member will be resented at first by some dear old-fashioned people who have lived their church lives under a hit-and-miss financial procedure. Treat such members with love and gentleness, but they must not be allowed to ruin a worthy financial procedure which is essential to the well-being and education of others. We must have great concern about producing a church of the future that will exhibit every mark that betokens stewardship for the Lord. Sentimentality has too often prevented a proper financial procedure, and thereafter the local church continues to suffer as a result. Why not do the loving disciplinary thing rather than let the sentimental control?

15. Quarterly Statement and Receipt

....., 19....

M..... No. .....

.....

In account
with..... CHURCH

	Church Support	Missions
Balance due from last quarter		
Amount due this quarter:	$.....	$.....
.....weeks, at		
.....per week	.....	.....
Total Debits	$.....	$.....

Amount paid during quarter ending above date:

1st Sunday	$.....	$.....
2nd Sunday	.....	.....
3rd Sunday	.....	.....
4th Sunday	.....	.....
5th Sunday	.....	.....
6th Sunday	.....	.....
7th Sunday	.....	.....
8th Sunday	.....	.....
9th Sunday	.....	.....
10th Sunday	.....	.....
11th Sunday	.....	.....
12th Sunday	.....	.....
13th Sunday	.....	.....
Total credits	$.....	$.....
Balance due	$.....	$.....

According to the financial plan of our church all regular subscribers will receive a quarterly statement, whether owing anything or not. Please keep an account of the amounts you pay from week to week and compare with this quarterly statement. If there is an error, report promptly to the undersigned. Unless otherwise notified, your pledge will be considered as continuing until next annual Every-member Canvass.

Yours very sincerely,

.....

Secretary.

A certain church voted to send out a statement like this to every normal member of the church. But some of the members were offended when they received their individual records. The pastor got wind of the difficulty and on the next Sunday morning walked into the pulpit with his statement in his hand and at the right time said something like this: "Did you all get a statement this week from the church treasurers? I did. First of all, it stirred me up because I am in arrears with my pledge, but now I am going to pay up and am pleased with the common sense of the financial officers for instituting such a practise." The discontent disappeared under such a simple educational process; but education should have preceded the installation of the financial plan. Very often helpful financial processes fail of acceptance because the membership misunderstand their import. Education saves such a situation.

16. Subscriber's Statement

CHURCH

Statement for Quarter of 13 Sundays Ending.....

.....

Your Envelope Number .....

	Current Expense	Missions
Balance Due from previous Quarter.....		
Amount Pledged for Quarter:		
..... a week, Current Expenses (13 Weeks)		
..... a week, Missions (13 Weeks)...		
Total Due		
CREDITS:	Current Expense / Missions	
Overpaid previous Quarter		
Payments received during Quarter		
Amount Due at end of this Quarter.....		
Amount Overpaid at end of this Quarter..		

The above statement is rendered for purposes of comparison. In case of discrepancy, kindly notify the Financial Secretary or the Treasurer.

17. Report Blank

(Made to quarterly business meetings.)

THE ———— CHURCH

Date ..... 191..

Dear Brethren:

I, the ..... of the .....

of the FIRST CHURCH, of

beg leave to submit the following report for the quarter beginning ..... 191....

Attendance	1st mo.	2nd mo.	3rd mo.	
1st week	.....	.....	.....	.....
2nd week	.....	.....	.....	.....
3rd week	.....	.....	.....	.....
4th week	.....	.....	.....	.....
5th week	.....	.....	.....	.....
Total	.....	.....	.....	.....
Total Quarter	.....	.....	.....	.....
RECEIPTS				
1st week	.....	.....	.....	.....
2nd week	.....	.....	.....	.....
3rd week	.....	.....	.....	.....
4th week	.....	.....	.....	.....
5th week	.....	.....	.....	.....
Total	.....	.....	.....	.....
Total Quarter	.....	.....	.....	.....

Disbursements				
First Month				
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
Total.....	.....	.....	.....	.....
Second Month				
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
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Total.....	.....	.....	.....	.....

Disbursements Third Month				
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.....	.....	.....	.....	.....
Total.....	.....	.....	.....	.....
Total for Quarter.....	.....	.....	.....	.....

ANNUAL FINANCIAL REPORT

RECEIPTS		DISBURSEMENTS	
First Quarter.....	$.....	First Quarter.....	$.....
Second Quarter...	.....	Second Quarter...	.....
Third Quarter....	.....	Third Quarter....	.....
Fourth Quarter...	.....	Fourth Quarter...	.....
Total.....	$.....	Total.....	$.....

Name.....

18. Quarterly Statement

No. .....

M.....

Subscriber to

..... Church

The books of the Financial Secretary show that he has failed to receive envelopes from you for the following Sundays as stated below during the past three months ending with.....

Church Expenses .....

Missions .....

Your pledge for the quarterly year amounts to $..... for Church Expenses and $..... for beneficences, on which you have paid $..... for Church Expenses and $..... for beneficences.

We shall be glad, if your circumstances will permit, to have you send in any balance that may be due.

.....

Financial Secretary.

This quarterly statement is sent to every subscriber to the funds of the church for the purpose of keeping them informed as to how their accounts stand and also to verify the accounts of the Financial Secretary.

19. Stewardship Enlistment Blank

1. God is the owner of all things.

2. Man is a steward and must account for all that is entrusted to him.

3. God's ownership and man's stewardship ought to be acknowledged.

4. This acknowledgment requires as a part of its expression the setting apart for the extension of the kingdom of Christ of such a definite portion of income as is recognized by the individual to be the will of God.

CHRISTIAN STEWARDSHIP DECLARATION

☐ I accept these principles and purpose to set apart a portion (.....%) of my income.

☐ Check here if you desire to join a group for the discussion of these principles.

Name .....

Address .....

All subscriptions may be altered or discontinued at any time on written notice to the treasurer or pastor.

Date.....

20. Pledge-card

MY REGULAR GIVING TO GOD

Through the Double-pocket Envelopes

———— Church

Desiring to obey the Scriptures, and to give on the first day of the week, as God has prospered me, and to do week by week the best that I can toward witnessing for him, I agree to contribute each week the amount marked opposite each budget until further notice.

Current Expense Budget..... $.....

Missionary Budget ..... $.....

Name .....

Address .....

Date.....

"Every Member Doing His Best"

21. Agreement-card

Realizing the moral obligation that rests upon me to support the church in its work of proclaiming the gospel to all men, I hereby agree, God helping me, to do the following for the church:

..... To attend church services regularly.

..... To give my support to the Sunday school.

..... To pray for the church and its members.

..... To give such service as may lie in my power in ———— department.

Besides the items marked with an X above, I also agree:

To give $..... for the support of public worship for the year from June 1 to June 1.

To give $..... for the missionary work of the church for a corresponding period.

These pledges will be paid in ..... instalments and will continue in full force for one year, unless I cancel or modify them by notifying the financial secretary.

Countersigned: Signed:

....

Canvasser.

Practise has demonstrated the final wisdom of combining with a spiritual financial canvass such other worship and service objectives as are included above. The real canvass objective is a proper personal relationship to Christ and his church.

22. A Pledge-card

The _____ Church

"The Love of Christ Constraineth Us."

FOR THE WORLD KINGDOM OF CHRIST

I desire to give weekly, for the coming year or until canceled, the amounts marked below by an X. The space above the figures is for Local Church Support and that below is for Missions and Beneficences.

Local Church Support																	
		$20	$10	$5	$4	$3	$2	$1	75c	50c	40c		25c	15c	10c		
Missions and Beneficences																	

Amounts larger or smaller than those indicated may be entered in the blank spaces.

Date _____ Name _____

Address _____

23. A Community Canvass

A canvass engaged in at the same time by all the Protestant churches of a community is a very helpful occasion. You can get publicity for it which is of decided value. One church stimulates another. The mingling of the canvassers in the training conferences allows all to see that they have no peculiar situation but all are facing the same conditions. An interchange of workers is helpful. The

fact that fiscal years do not end at the same time is no bar to participation provided the pledges are taken on a weekly plan. They can be made to begin at some future date. In one community I have met as many as seven hundred canvassers for five training conferences who represented about twenty different churches. And all of them canvassed the members of their respective churches on one Sunday afternoon. The canvass was very successful and spiritually profitable to the churches and community.

24. A Triple Canvass

A triple canvass means that in addition to the current expense and beneficence items another one is included. The third item may be for a deficit, or a building debt, or for some piece of advance work which the organization has decided to undertake.

The main reason for presenting the three items at one canvass is to help the people to give proportionately to the various phases of work. If a canvass for current expense is put across first, in the average church a larger number of people will not make their subscription for that object relate itself to the others which must follow. It has been suggested that each subscriber might be warned that the others are to follow. But if that is done the educational work must include the canvasses which are to follow, in which case it is best to have the

united canvass for all the funds needed for the three phases of work. It is a mistaken notion that more money can be produced by separate appeals. With adequate preparation much more money can be helpfully produced by a united canvass.

The pledge-card should include space for the subscriber to include the amount pledged for the third item in such a way as to indicate fairly that every one is expected to divide what he has to give amongst all the objects which are simultaneously presented. A colored envelope is used for the payment of the third item.

CHAPTER VI

UNUSUAL FINANCING

1. Basic Principles
2. The Unusual Versus the Normal
3. Money and Human Nature
4. Few Actually Give a Tenth
5. Wide Distribution Helps Near-by
6. Debt-raising
7. Preparation for Big Campaign
8. The Personal Interview
9. The Follow-up
10. The Cross
11. Financial Experts
12. Auditing the Accounts
13. Annuities
14. The Spiritual Objective

1. Basic Principles

All financial solicitation should constantly be governed by three great principles. First, money should not be sought from any one at the expense of life, but as a result of life and love. Secondly, an adequate spiritual equivalent should be rendered for all monies given for spiritual purposes. Thirdly, care should be exercised that the giving of money be followed by an increase of interest and knowledge in the heart and life of the giver.

Faithfully observed, these three basic principles will guard against the exploitation of a life for immediate money purposes at the expense of future and continued giving, because the harmful effects will have been avoided and the fundamental relation to God wisely sustained.

These principles are applicable to every solicitation for money, but they are especially to be kept at the front in all large money campaigns.

2. The Unusual versus the Normal

Many local churches are now facing a new experience. They have secured from their membership large beneficence offerings under the pressure of a big denominational campaign and for the first time are faced with money coming into the missionary treasury while there exists a growing scarcity of funds for the maintenance of the local work. Such cases must speedily have help to correct the evil of putting over a campaign for a single phase of finance resulting in the prosperity of one department of the work at the expense of another. A thorough Every-member Canvass should be instituted promptly for current expenses, and in many cases it will be wise to have these pledges run for the same period as those previously made for beneficence. It may be necessary in some cases to make a most careful survey of the resources of the members in order to determine whether the standard of giving to beneficence can be followed by the

necessary large increase in giving for current expense.

Experience has clearly shown that hereafter any big objective for one phase of stewardship finance must not be pushed without relating it properly to other normal phases of Christian finance that must run concurrently.

The average contributor will generally help the cause that is brought to his attention with great pressure and large inspirational power, with the result that some other phase of work may subsequently suffer. Of course, this would not be the case if the church-membership had generally been trained to give God at least the first tenth of all money received by the individual.

3. Money and Human Nature

In our money relations with God we find one of the great tests of our love. It is unthinkable that our heavenly Father could fail to involve our money in our spiritual relations. We test our patriotism by our money relations with the government. We test our love of home and wife and children in part on a money basis. Spiritual life is involved in all the other relations of life and therefore must find expression in terms of money. Yet God is not sordid or mercenary, only infinitely wise. Instead of giving less attention to money matters in the church, we must make them of more concern, so that every believer who knows the will of God will

be familiar with the principles of stewardship and will be helped wisely and lovingly to do all and more than God expects in regard to money.

The church is not to blame that it has done so much about money, but rather that it has done so very little in such a confused and bungling manner. It is hoped that it will soon be universal for every church-member to be a systematic and proportionate giver to the entire gospel enterprise.

4. Few Actually Give a Tenth

Many people engaged in advising others concerning income tax statements to the United States government have reported that their experience enables them to say that only a small proportion of the people really give money to help save a lost world. They also report that it is surprising in how few cases the practise of the individual will justify him in claiming exemption for the fifteen per cent. of income allowed when it has been given away during the year for religious or philanthropic causes.

These observations should teach the church of Jesus Christ the importance of instituting definite fundamental instructions in order that every believer may know the will of the Lord in regard to his possessions.

God's people have in their possession vast sums of money and are constantly augmenting their wealth. If all gave even a tenth of their increase the world would speedily hear of Jesus.

5. Wide Distribution Helps the Near-by

Self-interest often defeats the plan of the Lord, but sacrifice and a loving spirit enable the Lord to do wondrous things for his people. To illustrate what I mean, let me tell you the story of an African church in a Mid-western State.

The colored people had swarmed into that city and especially into a certain section of it where there was located a famous and beautiful church with a congregation of white people. Eventually the white people had to give up their property and agreed to turn it over to the colored congregation for a small part of its value. The colored people obligated themselves to pay a hundred thousand dollars for the property and began to hold their services in the building. On the first Sunday night the edifice was crowded to the doors, and the pastor announced that they would hold a special service the following Sunday in which to raise their debt. This announcement having been made, however, he went on to say, "As a thank-offering to the Lord for letting us have this beautiful piece of property we propose just now to take up the biggest foreign mission offering this church has ever given to the Lord." "Why, that will ruin the debt-raising campaign of the following Sunday," I hear a chorus saying. But mark the outcome. Those people in fifteen minutes put down on the communion table more than five thousand dollars, and the next Lord's

day, in a very short time, with no one pledge for more than five hundred dollars, they subscribed more than one hundred and five thousand dollars.

The purport of this illustration is to make plain that it pays to do the big generous thing for the Lord's world cause and not to permit nearer interests to shut up our purses in fear.

6. Debt-raising

A certain church had a long standing local debt. Several attempts had been made to raise it, but they all had failed till the matter had become almost a town joke. The finance committee called upon outside help. All the facts were gathered, such as the exact amount owed, the number of church-members, the number of contributors, the ability of each member to contribute, etc. The local committee of eight leading men were then asked if they really wanted to raise the amount; all responded with a hearty yes. After half an hour spent in prayer of a very personal character, a slip of paper was handed each man, and he was asked: "How much do you want to raise this debt? Put that down now in dollars." Almost half of the amount needed was secured from the committee. They were then paired and sent out to see ten others, who made their subscriptions and were then brought to a meeting on Saturday night. An hour was spent in prayer and planning, and on Sunday morning not only was the debt raised but several

thousand dollars for church repairs was added with real joy. Soon after there followed a revival of religion which produced many professions of faith. But the revival really started with the committee when, on their knees in that first meeting with the visitor, they gave themselves afresh to the Lord Christ with a steward's faithfulness. Church debts ought seldom to be incurred, but when it is wise and necessary for a church to go in debt a stewarding membership and a good business administration of the Lord's money will soon clear off the debt.

7. Preparation for a Big Campaign

Before any financial campaign is undertaken in the average local church, whether it is entirely a local matter or part of a larger enterprise, there are some things needing careful attention.

The time element is most important. Haste causes failure. Ample time promotes success.

A preliminary survey of possibilities is well-nigh vital to the success of the campaign. This will enable the leaders to know definitely whether the objective is within reach of the people. It is unwise to ask a people to attempt the foolishly impossible. For instance, a church began a one-year campaign for one hundred and seventeen thousand dollars when the total resources of the congregation during that year did not amount to much more than that. That same objective in four years was a success.

(1) *Wise Publicity Essential.* Every one must know what you are after and why you seek that goal. Any honest and dignified method approved by the spiritual leaders of the church may be used to help the publicity part of the work. Even when a large campaign has national publicity, it must also have as much local advertising as possible if it is to succeed.

Personal calls with good printed matter to leave in every home, newspaper publicity, paid and otherwise, the church calendar, posters made locally, a banner across the street or on the church building, are some simple methods used with good results when not allowed to fall into the commonplace.

(2) *Educational Promotion.* Every department in the church should bend its energies to promote the interests of the campaign from an educational standpoint for at least five weeks before the personal solicitation begins.

(3) *A Unified Approach.* The campaign will not be highly successful unless the constituency is protected from approaches for other or related causes within the campaign period. If there is another cause to be cared for in the immediate future, it should be included in the larger objective. Success will then be met with in both causes without the one endangering the other.

(4) *A Spiritual Basis.* Everything done or planned must be girt about with prayer. It should be borne in mind that the soul and love of the in-

dividual as well as his money are to be sought after. This is not a perfunctory warning, but the one great essential. If you do all else and neglect the spiritual basis, you will fail even though you secure your dollars.

(5) *A Snappy Canvass.* If the canvass can be completed in one day, it will be well done. Three days, commencing on a Sunday, will not produce quite so good a result and after a week has passed by the campaign reaches the dragging stage and will begin to produce a bad reaction on all concerned.

(6) *Good Mechanics.* The following are essentials to a well-conducted canvass: Well-made-out canvassers' cards; properly chosen pairs; wise assignment of names to each pair of canvassers; a cheerful dinner for the workers on the Sunday of the canvass; plenty of autos to take the canvassers around; a good supply of pledge-cards; sufficient good printed matter; a tabulating machine so that the results can be reported to the congregation on Sunday night; a good follow-up plan, so that those who for various reasons were missed will be visited again on Monday or as soon as possible; a wise follow-up for those who failed to contribute worthily; finally, a good pastor's cabinet or executive committee, which should be under lay leadership and should contain the dynamic souls in the church. Under, over, and through everything else must be put a genuine spirit of prayer. This is *the great essential.*

8. The Personal Interview

A personal interview in connection with a financial campaign is a very important matter and must not be hastily conducted. Such an interview must be carefully planned, for large interests are at stake.

First of all, the man or woman, or pair of men or women, to see the individual must be carefully chosen. It is for the purpose of bringing about a new and larger interest in the kingdom, and the money sought for is but a means to that end. Intercession by the canvassers is the next great necessity. The Lord must go before the workers and go with them when they call. I believe it is almost always wise to have an appointment rather than to make an unexpected call. The canvasser should know some simple facts about the person to be seen, such as (1) past giving, (2) general ability to give a certain amount, (3) general interest shown in the Lord's cause. The canvasser might prepare the way by sending some information to the one to be canvassed or by making a preliminary call or two for the purpose of giving information. With the average person of large means the chief need is correct and ample information about the cause to be financed. Another important matter about which such people concern themselves is in regard to the handling of the money after it has been given. They demand exact knowledge upon that point, and

it ought to be furnished without evasion. It is also wise to know the total amount sought after and what share of that sum others are expected to meet. This is in order that harm may not be done to the cause or to other givers. The canvasser, or pair of them, must observe five simple rules of salesmanship when the actual call is made:

(1) They must be "sold" themselves. In other words, they must believe in the cause to the extent of having participation with a generous subscription.

(2) They must have a definite way of approach so as not to waste time or cause confusion of mind.

(3) They must have a selling talk. Argument will never take the place of facts.

(4) They must know when to take the order. Overselling a customer is disastrous.

(5) They must know how to take leave so that when they have gone out and closed the door, it has not been shut in their faces if they should desire to return. They must leave behind a satisfied customer who is pleased because a good transaction (not bargain) has been consummated. Finally, there must be a wise follow-up. If the canvassers are after money only, they will forget the giver after they have finished the solicitation, but if they are wise kingdom-builders, they will see that information reaches the giver designed to make him glad of his participation. A good follow-up is most essential.

9. The Follow-up

Not Money at the Expense of Life, But Giving
Because We Live With Christ and Love Him Best
Of All.

(1) The pledge has been made in good faith, but it will need constant spiritual refreshment if the pledge is to be kept up to date. Keep alive a sense of stewardship. The motive for giving must be, "Doing because we love." Help the individual to maintain a prayerful life and to be a constant reader of the Word of God. This is vital. Steady attendance upon the worship services of the church must be maintained. Encourage the use of a double-pocket envelope once a week in which the contribution to both church expense and missions is placed. The introduction and fostering of the *Group Plan* will best produce these needed results. Work it lovingly and to its limits. The pastor will help.

The financial officers must be alert to help all pledgers to maintain their payments regularly. Promptness will maintain the joy of giving and without that joy the pledge is liable to fall behind and be lost to the cause. With the lost pledge the pledger is often lost also.

(2) Watch for all pledges that are two weeks behind. Before they drop behind any farther, notify the unit leader and have, not a dunning call, but a loving fraternal visit made to see if sickness, loss of income, or some other difficulty is the cause of the delayed payments. Apply an immediate remedy

suitable to the individual case. Treat the individual as you think Jesus would deal with him, if he were present in the body. Recognize that your objective is the welfare of an immortal soul and not just the gaining of dollars and cents.

Remember that a pledge unpaid often becomes a first step toward loss of fellowship in church relations. The pledge falls behind. The pledger has a sense of failure and often thinks the failure is generally known. Then follows spiritual weariness and coldness. This induces a sense of shame, and he stops attending public worship. Then comes a dun from the church, a demand, cold and formal, by mail to pay up. Next a feeling arises: "All they want is my money. They never come near me except when they want something." Finally he drops out of the church life and often departs from a walk with Christ. Only a loving, personal ministry will prevent this.

Such follow-up work cannot be done in a mechanical way. Good business principles must be used, but first of all a loving, personal ministry to every pledger is essential.

Organize stewardship bands and tithers' leagues in every local church.

Help one who is confronted with a justifiable failure to meet his pledge before you allow that failure to alienate the pledger.

Have an honor roll, and put on it not only cases that maintain regularity of payment but also those

that fall behind on justifiable grounds. Catch the view-point that money giving should result from love to God as God has prospered you.

Financial officers must watch the church expense account. The first encouragement to fail in the mission payments will be an unsettled condition in the local finances. Keep the local finances in the best possible shape.

Talk constantly about giving when you are not asking for gifts.

Information must be constantly given as to what are the results of the expenditure of money. The pulpit as well as all the other departments of the church should join in this distribution of news.

When you hear of cases where a spirit of heroism and sacrifice alone maintained a paid-up pledge, let that case properly narrated be used to help others to a like spirit. (Such cases without names may be published occasionally for the use of church officers. Nothing helps more than such human illustrations taken from actual experience.)

Make constant reports and use variety in doing so. Use ingenuity to develop comparative, descriptive, and encouraging items. Nothing succeeds like success.

With every dismission by letter send to the church to which the letter is granted the pledge card made by the member.

The non-resident pledger must be cultivated by a committee appointed for that purpose.

Every new member received must be immediately enlisted to give his share of the special money objective.

Increased prosperity should mean an increased pledge, so once a year an opportunity is given to change the amount of the pledge.

For the same reason, loss of prosperity should mean an equitable adjustment of the pledge on the same basis whenever this is desired by a pledger.

Once a year all church-members who do not have a pledge should be canvassed at the time the church expenses are being provided.

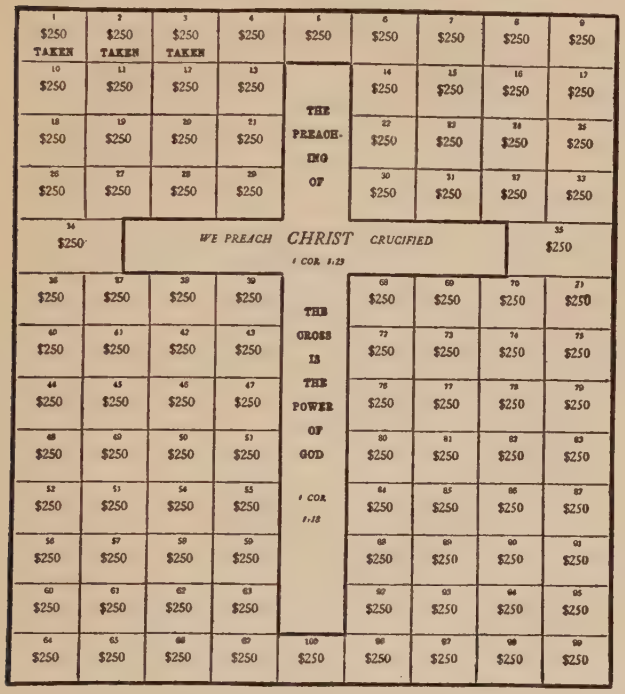
10. The Cross

This is a device used in a money campaign to induce sacrificial giving for some unusually large Christian enterprise such as a church edifice fund. The eye will help the ear to realize the goal. The object is to fill the squares around the cross with amounts covering the total needs of the situation and then secure personal pledges in those amounts till all the spaces have been marked as taken.

Sometimes a thermometer is used instead of a cross, in which case a ribbon is used, to show the subscriptions as they come in, as the mercury in a thermometer indicates the temperature.

Such methods are not objectionable unless they are made so by the actions of those in charge of the campaign. It is never wise and really helpful to force giving by shaming those from whom money is

sought, nor is it wise to induce large giving by means of personal publicity which causes personal pride in the giver's heart. If the motive is kept clean and the objective Christlike, then some me-



chanical process such as has been indicated here may safely be used to keep the goal in mind and show every one that it can only be reached by sacrificial giving on the part of all concerned.

11. Financial Experts

It is true that an expert is just an ordinary man away from home, but it is also true that there are some people who because of specialization and large experience are capable of helping a local church in a financial campaign for local expenses, beneficences, building fund, or to raise a deficit. Men engaged in such specialization are not in the work to get rich, but as ministers of Jesus Christ they give themselves to a special line of work for a normal financial return. Sometimes a local church has fallen into a rut which it is wise to endeavor to get out of by the aid of an outside leader. Again, a little group in an organization may have the finances tied up by precedent or personal desires, and the normal leader cannot wisely break the ring because he must go on living with the brethren who compose it. In such a case, it is wise to use a man sent from God capable to do the task, who will not have to live with the people who must be led into different ways of financing the spiritual enterprise.

Then finally, a new voice and a wide experience under the guidance of the Lord can do wonders with the finances of the church, or with a new enterprise which will perhaps be so large that none in the local group would have had enough experience to sense the need of a new standard of giving in order to accomplish the unusually large task. We are just learning what large things can be done.

12. Auditing the Accounts

The accounts of a church treasurer or officer who is handling the money of other people should be audited with care and regularity.

Sometimes a church official resents the introduction of such a system and claims that it is a reflection on his integrity. It is not a reflection on his character, but a common business practise which has as much application to a church as to a bank. If the church officials are wise they will be the first to insist that proper business methods be applied to the work of the church. A treasurer or financial secretary cannot afford in the present day to allow slipshod methods to be used in connection with the money contributed for the work of any local church, missionary enterprise, or larger campaign for special funds. Paul said that his principle was to provide things honest in the sight of all men.

13. Annuities

An annuity is a sum of money given to a cause, the income of which is to be paid to the donor during his or her lifetime.

This is a very excellent way of providing for the Lord's work because it safeguards the principal and at the same time provides for the needs of the donor during the remainder of life.

Missionary organizations or other denominational enterprises are able to secure the best possible finan-

cial help from experts who are members of the local churches and are therefore eligible for membership on the boards of the various denominational organizations. In this way the money is wisely invested and properly safeguarded, providing a sure income for the donor during life and then providing income for the Christian enterprise after the passing on of the donor.

14. The Spiritual Objective

The final word in this presentation of spiritual finance must be said regarding the absolute necessity of maintaining the spiritual objective throughout all the plans and methods. Money secured at the cost of love and life is dear money, and the church would be better off without it; but money which comes as the result of life with Christ and love for him is a blessing both to the one who has given and to the cause which receives the gift.

That it is easily possible to maintain the spiritual view-point is amply evidenced by a large number of experiences all over the land in all sorts of money campaigns. It means, however, that the price for power must be paid by those who serve. Intercession, ample time, personal ministry, and thorough educational plans are essential but conclusively victorious in a money campaign for the simple reason that a man and his money are one and the same.

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